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DEPARTMENT OF AGRICULTURE  
THE FARM SECURITY ADMINISTRATION  
AND  
THE BUREAU OF AGRICULTURAL ECONOMICS  
COOPERATING

Standards of Living in the Great Lakes Cut-Over Area

BY C. P. LOOMIS, JOSEPH J. LISTER, AND  
DWIGHT M. DAVIDSON, JR.

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SOCIAL RESEARCH REPORT NO. X111

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WASHINGTON, D. C., SEPTEMBER 1938

In order that administrators might be supplied with needed information concerning the problems and conditions with which its program is concerned, the Resettlement Administration (absorbed September 1, 1937, by the Farm Security Administration) with the cooperation of the Bureau of Agricultural Economics conducted a number of research investigations. This is one of a series of reports on these researches. Others will be made available to administrators of programs for the welfare of rural people as rapidly as they are completed. Reports to be issued, as planned at this time, include:

- I. An Analysis of Methods and Criteria Used in Selecting Families for Colonization Projects, by John B. Holt.
- II. Tenure of New Agricultural Holdings in Several European Countries, by Erich Kraemer.
- III. Living Conditions and Population Migration in Four Appalachian Counties, by L. S. Dodson.
- IV. Social Status and Farm Tenure - Attitudes and Social Conditions of Corn Belt and Cotton Belt Farmers, by E. A. Schuler.
- V. Family Selection on a Federal Reclamation Project - Tule Lake Division of the Klamath Irrigation Project, Oregon-California, by Marie Jasny.
- VI. A Basis for Social Planning in Coffee County, Alabama, by Karl Shafer.
- VII. Influence of Drought and Depression on a Rural Community - A Case Study in Haskell County, Kansas, by A. D. Edwards.
- VIII. Disadvantaged Classes in American Agriculture, by Carl C. Taylor, Helen W. Wheeler, and E. L. Kirkpatrick.
- IX. Analysis of 70,000 Rural Rehabilitation Families, by E. L. Kirkpatrick.
- X. Standards of Living in Four Southern Appalachian Mountain Counties, by C. P. Loomis and L. S. Dodson.
- XI. Standards of Living of the Residents of Seven Rural Resettlement Communities, by C. P. Loomis and Dwight M. Davidson, Jr.
- XII. The Standard of Living of Farm and Village Families in Six South Dakota Counties, 1935, by W. F. Kumlien, C. P. Loomis, et al. (Published by the South Dakota Agricultural Experiment Station, Brookings, South Dakota.)
- XIII. Standards of Living in the Great Lakes Cut-Over Area, by C. P. Loomis, Joseph J. Lister, and Dwight M. Davidson, Jr.
- XIV. Standards of Living in an Indian-Mexican Village and on a Reclamation Project, by C. P. Loomis and O. E. Leonard.
- XV. Standards of Living in Six Virginia Counties, by C. P. Loomis and B. L. Hummel.
- XVI. Social Relationships and Institutions in an Established Rural Community, South Holland, Illinois, by L. S. Dodson.
- XVII. Migration and Mobility of Rural Population in the United States, by Conrad Taeuber and C. E. Lively.
- XVIII. Social Relationships and Institutions in Seven New Rural Communities, by C. P. Loomis.

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## FOREWORD

This report is one of six studies of standards of living. It was initiated by the Rural Research Unit, Division of Social Research, Works Progress Administration, and the data were taken over for tabulation and analysis by the Bureau of Agricultural Economics, United States Department of Agriculture, and the Social Research Section of the Resettlement Administration, now the Farm Security Administration. Other agencies cooperating were the State Experiment Stations of Minnesota and Wisconsin and the Social Research Section of Region II of the Farm Security Administration.

Comparisons of the data in this study with census and other data did not prove the necessity of weighting the indices of any of the separate areas in the three States when they were combined. The farm families included represent the better as well as the poor land areas in these three States. The villages were selected by the cooperative agencies to represent typical rural communities in the three States.

The reader will be interested in comparing the findings of this report with the five other standard-of-living studies in this series: "Standards of Living in Four Southern Appalachian Mountain Counties," by C. P. Loomis and L. S. Dodson; "Standards of Living of the Residents of Seven Rural Resettlement Communities," by C. P. Loomis and Dwight M. Davidson, Jr.; "The Standard of Living of Farm and Village Families in Six South Dakota Counties, 1935," by W. F. Kuralien, C. P. Loomis, and others (published by the South Dakota Experiment Station); "Standards of Living in an Indian-Mexican Village and on a Reclamation Project," by C. P. Loomis and O. E. Leonard; "Standards of Living in Six Virginia Counties," by E. L. Hummel and C. P. Loomis.

In this, as in the other standard-of-living studies of this series, chiefly the material aspects of the level of living are reported, as it is impossible in this type of a study to report on the non-material aspects.

CARL C. TAYLOR

In Charge, Division of Farm Population  
and Rural Life, Bureau of Agricultural  
Economics; and Social Research Section,  
Farm Security Administration.



# STANDARDS OF LIVING IN THE GREAT LAKES CUT-OVER AREA

By C. P. Loomis, Joseph J. Lister, and  
Dwight M. Davidson, Jr.

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## Chapter I

### INTRODUCTION

Few events in American history have paralleled the destructive exploitation of the lumber resources of the Great Lakes States. The axe of the lumberman left thousands of acres of stump-dotted, unproductive land, upon which, because it no longer produced revenue, the lumber companies permitted taxes to become delinquent. The lands then passed into the hands of promoters who painted glowing pictures of their agricultural possibilities. Millions of acres were to be had dirt cheap, and development companies advertised "attractive offers" for home seekers.

After the lands were unloaded on would-be farmers, there began a struggle which still goes on. Often settlers found to their sorrow that lands they had bought were not suited to agriculture. They had bought heavily; their savings were invested and their holdings were mortgaged. Some abandoned the land and let it go back to previous owners or to the State; others hung on, always hopeful of making ends meet.

The late Floyd B. Olson, Governor of Minnesota, wrote: "At the bottom of the present economic difficulties of the Cut-Over Area is the misuse of the land in the past. Forest land that should never have been stripped of its timber, land that should never have been put under cultivation, swamps that should never have been drained, isolated settlements that should never have been permitted in places far removed from roads, schools, and other social services, unwise and premature development that should never have been undertaken - all have contributed to create the problem of idle land and stranded communities." 1/

According to Blakely, "It is estimated that there are at least eighteen million acres, or nearly 34 percent of the forested area of Michigan, Wisconsin, and Minnesota, that are tax delinquent and, for the most part, largely abandoned

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1/ Governor's Foreword by Floyd B. Olson, Land Utilization in Minnesota, Final Report of the Committee on Land Utilization, 1934.

by their owners." 2/

Table 1.- Quantity of lumber cut and number of lumber mills operated in Michigan, Minnesota, and Wisconsin during certain years, 1879-1929

| Year | Quantity<br>M ft. b.m. <u>1/</u> | Percent of United<br>States total <u>1/</u> | Number of mills <u>2/</u> |
|------|----------------------------------|---|---------------------------|
| 1879 | 6,278,567                        | 34.7  |                           |
| 1899 | 8,749,842                        | 24.9  | 3,050                     |
| 1905 | 6,188,994 <u>2/</u>              |   | 1,018                     |
| 1910 | 5,030,106                        | 12.6  | 2,269                     |
| 1915 | 3,410,000                        | 9.2   | 946                       |
| 1920 | 2,386,000                        | 7.1   | 839                       |
| 1925 | 2,444,925                        | 6.4   | 608                       |
| 1929 | 1,771,011                        | 4.8   | 335 <u>1/</u>             |

1/ Fifteenth Census of the United States, 1929, Manufactures, V. II.

2/ Reynolds, R., American Forests and Forest Products, U. S. Department of Agriculture Statistical Bulletin No. 21, 1927.

Not least among the prices paid in order that free enterprise might first strip the area of its lumber and then unload the remains at as great a profit as possible has been the results of ill-advised land settlement. Conspicuous among these results have been the necessity for supporting, by public relief, thousands of the people in this area and the cost of public services for isolated families. The latter is well illustrated by analysis of special transportation costs attributable to 28 isolated families during the school year 1931-32 and special road costs attributable to 13 isolated families of northern Minnesota in 1932 (Tables 2 and 3).

Table 2.- Special transportation costs attributable to 28 isolated families in St. Louis County for the school year 1931-32

|                    |                    | Average per family          |  |                                      |          |                       |  |
|--------------------|--------------------|-----------------------------|--|--------------------------------------|----------|-----------------------|--|
| Number of families | Number of children | Distance to school in miles | Special transportation cost attributable to family | Assessed value of property <u>1/</u> | Tax levy | Tax collections, 1932 |  |
| 28                 | 2.6                | 7.00                        | \$185.61   | \$85.64                              | \$10.06  | \$6.22                |  |

Jesness, O. B. and Nowell, R. I., Land Use in Northern Minnesota, The University of Minnesota Press, 1935, Table 29, p. 140.

1/ Represents 33.3 percent of the true and full value.

2/ Blakey, Roy G., Taxation in Minnesota, Studies in Economics and Business, No. 4, University of Minnesota Press, 1932, p. 112.



Table 3.- Special road costs attributable to 13 isolated families in St. Louis County, 1932

| Number of families | Average per family                   |             |              |         |                               |          |                       |
|--------------------|--------------------------------------|-------------|--------------|---------|-------------------------------|----------|-----------------------|
|                    | Road maintenance for family in miles | Annual cost | Snow plowing | Total   | Assessed value of property 1/ | Tax levy | Tax collections, 1932 |
| 13                 | 1.54                                 | \$68.54     | \$22.35      | \$90.89 | \$179                         | \$19.14  | \$7.03                |

Jesness, O. B. and Nowell, R. I., Land Use in Northern Minnesota, The University of Minnesota Press, 1935, Table 30, p. 141.

1/ Represents 33.3 percent of the true and full value.

### The Area Studied

Despite the unsatisfactory mode of land settlement and the existence of tax delinquency, it is not safe to conclude that agriculture here will of necessity always be unprofitable. Blakey concludes that in northern Minnesota "agriculture, properly correlated with other land uses, has a very promising future." 3/ Efforts have been and are being made to bring about this proper correlation of agriculture in the "Cut-Over", an area which has been designated as one of the problem areas in the United States. 4/ Certain parts of it are being evacuated; others are being settled.

Obviously, the living conditions of the people who live in a problem area are significant. It is the purpose of this report to portray the living conditions of families in the Cut-Over Area. Schedules containing family living data were obtained for the year 1935 from 850 open-country and 122 village families in certain counties of the three Great Lakes States. Of these schedules 480 were taken from families in Jackson, Juneau, Monroe, Clark, Marathon, Wood, and Langlade Counties in Wisconsin; 412 were taken from families in St. Louis and Pine Counties in Minnesota; and 80 schedules were taken in Otsego County, Michigan (Fig. 1). It is believed that the interviewed families are representative of those living in the open country and villages of the Great Lakes Cut-Over.

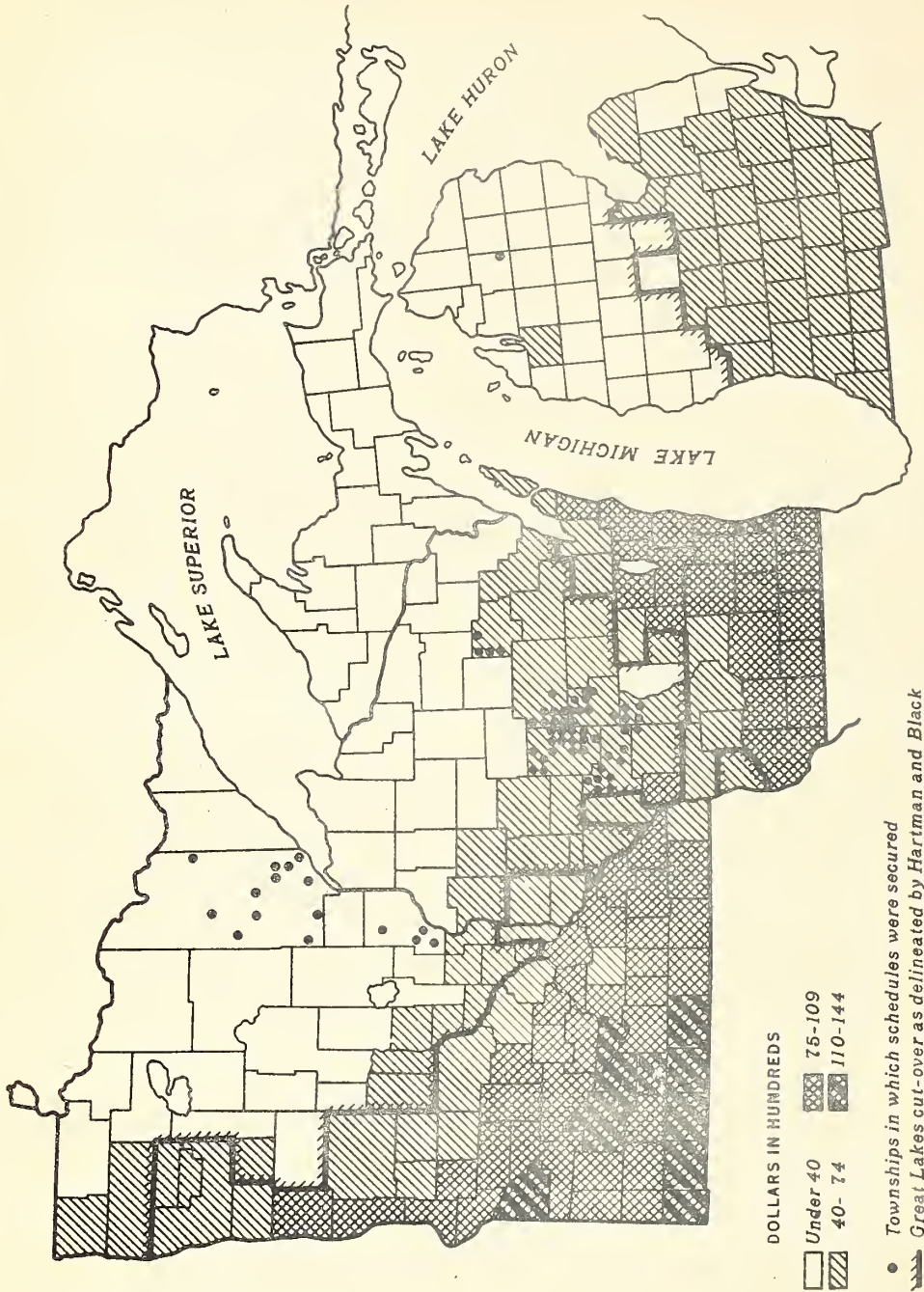
Various delineations of the Cut-Over Area have been made. Hartman and Black 5/ and Black and Gray 6/ have designated, on the basis of numerous in-

3/ Ibid.

4/ Beck, P. G. and Perster, M. C., Six Rural Problem Areas, Federal Emergency Relief Administration, 1935.

5/ Hartman, W. A., and Black, J. D., Economic Aspects of Land Settlement in the Cut-Over Region of the Great Lakes States, Circ. No. 160, U. S. Department of Agriculture, Washington, D. C., 1931.

6/ Black, John D., and Gray, L. C., Land Settlement and Colonization in the Great Lakes States, Bull. No. 1295, U. S. Department of Agriculture, Washington, D. C., 1935.



U. S. DEPARTMENT OF AGRICULTURE  
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FIGURE 1.- LOCATION OF TOWNSHIPS IN WHICH INTERVIEWED FAMILIES LIVED, AND  
 VALUE OF LAND AND BUILDINGS PER FARM IN THE GREAT LAKES CUT-OVER  
 AREA AND SURROUNDING TERRITORY, 1935.

dices, 115 counties of Wisconsin, Michigan, and Minnesota as comprising this area (Fig. 1). The counties selected by these authors include the 10 counties in which the present study was made. To indicate the representativeness of the 850 open-country families studied as a sample of the entire Cut-Over Area, comparisons of certain indices for the sample and for the area generally may be made. On the basis of these unweighted indices, the sample appears to be for some purposes representative (Table 4).

Table 4.- Comparison of farms and dwellings of 850 open-country families interviewed with those in 10 counties from which they were selected and in the entire Great Lakes Cut-Over Area, with respect to criteria available in the Census

| Item  | : Ten counties :                        |                                     |   |
|---|---|-------------------------------------|---|
|   | : Sample 850 :<br>: families <u>1</u> / | : Census data :<br>: all families : | : Cut-Over Area,<br>: 115 counties <u>2</u> / |
| Average -   |   |                                     |   |
| Size of farm <u>3</u> /                               | 105.2                                   | 108.4                               | 120.4   |
| Value of land and<br>buildings <u>3</u> /             | \$4,124.00                              | \$4,349.00                          | \$3,759.00                                    |
| Income from sale of<br>farm products <u>4</u> /       | 701.74                                  | 1,486.00                            | 1,291.00                                      |
| Farm products used by<br>operator's family <u>4</u> / | 326.84                                  | 295.00                              | 276.00  |
| Income from boarders <u>4</u> /                       | 7.94                                    | 5.39                                | 9.18  |
| Percentages of families<br>reporting -                |   |                                     |   |
| Telephones <u>5</u> /                                 | 18.9                                    | 42.3                                | 44.2  |
| Water in bath <u>5</u> /                              | 3.4                                     | 4.7                                 | 4.5   |
| Electricity <u>5</u> /                                | 14.4                                    | 15.8                                | 12.4  |
| Radio <u>6</u> /                                      | 22.9                                    | 27.2                                | 28.2  |

1/ St. Louis and Pine Counties in Minnesota, Otsego County in Michigan, Jackson, Juneau, Monroe, Marathon, Wood, Langlade and Clark Counties in Wisconsin.

2/ Hartman, W. A., and Black, J. D., Economic Aspects of Land Settlement in the Cut-Over Region of the Great Lakes States, Circ. No. 160, U. S. Dept. of Agr., Washington, D. C., 1931; Black, John D., and Gray, L. C., Land Settlement and Colonization in the Great Lakes States, Bull. No. 1295, U. S. Dept. of Agr., Washington, D. C., 1935.

3/ U. S. Census of Agriculture, 1935.

4/ Fifteenth Census of the United States, 1930, Agriculture, Vol. 3, part 1.

5/ Fifteenth Census of the United States, 1930, Agriculture, Vol. 2, part 1.

6/ Fifteenth Census of the United States, 1930, Population, Vol. 6.

Variation in the average size of the farm of the sample and for all farms in the Cut-Over Area generally was slight. The average acreage of the farms of



the 850 sample families was 105 while the Agricultural Census reports 108 as the average for the 10 counties in which the sample families were located and 120 for the 115 counties in the Cut-Over as designated by Hartman and Black. The average value of the land and buildings was \$4,124 for the sample and \$4,349 for the 10 counties. For the area generally, the average value was much less, or \$3,759.

On the basis of the value of farm products sold there is much variation between the sample families and the entire area. In 1930, the average value of farm products sold and traded by the operator in the 10 counties was \$1,486, or \$195 higher than the average for the region generally. Cash receipts from the sale of farm products, excluding goods traded, by the sample families in 1935 was \$702. However, the value of food and fuel produced and consumed at home was greater for the sample families than for all farms in the area.

Only a relatively small proportion of the 850 sample families reported such household accessories and facilities as telephones, radios, electricity, water piped into the house and into the bath, as compared with Census data for the entire area or for the 10 counties 5 years earlier (Table 4).

Less is known about the representativeness of the village families. The villages were selected by rural sociologists at the cooperating institutions within the areas studied. It is believed that for some purposes at least they are typical of the area.

#### Tenure

Because the groups of families interviewed did not include a sufficient number of tenants to make an adequate sample for most of the analyses, tenure has been disregarded. Of the 850 open-country farm families, 769 (90.5 percent) owned their farms, and 81 (9.5 percent) were tenants. Thirty-one of the latter were related to their landlords. In the villages 84 (68.9 percent) of the 122 families owned their homes, and 36 (29.5 percent) of the families rented. 7/

Referring to the three States included in this study, a report issued by the Resettlement Administration (now the Farm Security Administration) dated May 15, 1936, revealed that "...the lowest proportion of renters lies to the north where generally the holdings are not large enough or productive enough to support a tenant operator in addition to an owner." 8/

7/ There was no report of tenure for two of the village families.

8/ Information received from E. L. Kirkpatrick, Rural Research Section, Region II.

## Chapter II

### THE TOTAL VALUE OF FAMILY LIVING 9/

How do the people of the Great Lakes Cut-Over live since the plow has been substituted for the axe and saw? Figures cannot tell the whole story, but they may partially portray the present levels of living in this problem area.

The total value of family living is the value of all goods and services used for family-living purposes whether these goods and services are purchased or furnished. 10/ For the 850 open-country farm families studied, the average total value of family living was \$1,031, whereas for the 122 village non-farm families the total value was \$851. Approximately 41 percent of this total value of family living of the open-country families was furnished; village families, on the other hand, furnished but 12 percent of all goods and services consumed. (See Table 5 and Table 38; Tables 38-44 are in the Appendix.)

Although the value of family living of the average open-country family exceeded that of the village family by \$180, the latter had fewer numbers; hence, the larger family of the open country had an average value of goods and services consumed per adult male unit 11/ that was \$6 less (\$306) than that of the smaller family living in the village (Table 38).

A simple, quantitative statement of the relative well-being of the average family in the Cut-Over would, if available, be in great demand. Investigators for a long time have been attempting to find some such generalized symbol or statement of levels of living. Since Ernst Engel's attempt to analyze the family budget statistically, interest has been centered upon the consumption behavior of families at different economic levels, and investigators have utilized almost all available statistical techniques in attempting to derive simple indices of well-being. Attempts, following in most instances the pattern established by Engel, have been made to establish laws and general

9/ For the method of computing the total value of living and description of the various categories comprising this total, see Appendix, Methodological Note.

10/ Furnished items do not include gifts. See Methodological Note.

11/ Cost of Living in the United States, Bull. No. 357, Bureau of Labor Statistics, May 1924: Adult male - 1.00; adult female - .90; child of 11 to 14 years, inclusive - .90; child of 7 to 10 years, inclusive - .75; child of 4 to 6 years, inclusive - .40; child of 3 years or under - .15. Obviously a scale that is computed on the basis of food requirements should not be used as a devisor for other items of consumption if better scales were available, but this common practice is justified by virtue of the comparisons it makes possible. Also, per capita requirements for most of the items, with the possible exception of health, are not so great as those per adult male unit. A general consumption scale was not considered so useful for this study as the one here used.

principles universally applicable to all situations. Families studied for this purpose have been classified by income or by total value of family living, and comparisons made of the proportions of the total that were allotted to the different categories of goods and services consumed at different economic levels. Unfortunately, few general principles that are valid for all regional and cultural groups have been established by this technique. 12/

Table 5.- Value of all goods and services consumed, by value-of-living groups and size of family, 850 open-country and 122 village families, Great Lakes Cut-Over Area, 1935

| Item                    | All goods and services consumed |           |  |           |           |
|-------------------------|---------------------------------|-----------|--|-----------|-----------|
|                         | Open country                    |           |  | Village   |           |
|                         | Average                         |           |  | Average   |           |
|                         | value per                       | Percent   |  | value per | Percent   |
|                         | family                          | furnished |  | family    | furnished |
| All families            | \$1,031                         | 40.5      |  | \$ 851    | 11.5      |
| Value-of-living groups: |                                 |           |  |           |           |
| Less than \$500         | 348                             | 44.4      |  | 346       | 24.4      |
| \$500 - 749             | 635                             | 47.2      |  | 605       | 13.1      |
| \$750 - 999             | 870                             | 44.0      |  | 854       | 14.2      |
| \$1,000 and over        | 1,469                           | 37.8      |  | 1,507     | 7.5       |
| Size of family:         |                                 |           |  |           |           |
| Small <u>1/</u>         | 904                             | 40.5      |  | 802       | 12.1      |
| Large <u>2/</u>         | 1,312                           | 40.5      |  | 1,062     | 9.6       |

1/ Less than 5 members.

2/ Five or more members.

#### Total Value of Family Living Groups

In this study, 4 groups have been established according to total value of family living - namely, less than \$500, \$500-749, \$750-999 and \$1,000 and over. For every farm family classified in either of the first two groups, there were 2 families with average total values of more than \$750. But among village families, \$750 was more nearly the median total value of family living (Table 6). The 92 open-country families classified in the lowest value-of-living group had on the average less than 2 full-time members whereas the average open-country family in the highest group was over two and one-half times larger, having almost 5 full-time residents (Table 26, p.35). Thus, in the open country the greater the total value of living the larger was the size of the family. With the exception of one value-of-living group, the same trend prevailed for the

12/ Zimmerman, Carle C., Consumption and Standards of Living, D. Van Nostrand Co., New York, 1936, p. 96.



Table 6.- Distribution of families according to total value of family living and size of family, 850 open-country families and 122 village families, Great Lakes Cut-Over Area, 1935

| Item                            | Open country |             | Village     |             |
|---------------------------------|--------------|-------------|-------------|-------------|
|                                 | Number       |             | Number      |             |
|                                 | of families  | Percentages | of families | Percentages |
| All families                    | 850          | 100.0       | 122         | 100.0       |
| Value-of-living groups:         |              |             |             |             |
| Less than \$500                 | 92           | 10.8        | 33          | 27.1        |
| \$500 - 749                     | 180          | 21.2        | 31          | 25.4        |
| \$750 - 999                     | 199          | 23.4        | 21          | 17.2        |
| \$1,000 and over                | 379          | 44.6        | 37          | 30.3        |
| Size of family:                 |              |             |             |             |
| Small <u>1/</u>                 | 587          | 69.1        | 99          | 81.1        |
| Large <u>2/</u>                 | 263          | 30.9        | 23          | 18.9        |
| <u>1/</u> Less than 5 members.  |              |             |             |             |
| <u>2/</u> Five or more members. |              |             |             |             |

village families, those in the highest group being slightly more than twice as large as those in the lowest.

Further evidence of the significance and effect of family composition upon the level of living is found in the average number of males of working age in the family. Males so designated are those in the resident family who are between the ages of 16 and 64 years, the period during which they may assist in the procurement of the family income either through outside employment or through labor on the home farm. One out of every ten open-country families who consumed goods and services valued at less than \$500 had no male members 16 to 64 years old, whereas families with an average value of family living of \$1,000 or more had an average of 1.7 males of working age. There was a similar tendency, with one exception, among the village families for the number of males of working age to increase with an increase in the total value of family living (Table 26, p.35).

Despite existence of a greater number of males of working age in the families classified in the higher value groups, there was no tendency for those families to purchase a smaller, or to furnish a greater, proportion of the family living than the families with fewer males of working age in the lower total-value groups. On the contrary, there is a tendency for the proportion furnished to decrease in the higher total-value groups. For the lowest and highest total value of living groups in the open country the proportions furnished were 44 percent and 38 percent, respectively. Village families comprising the group with a total value of living of less than \$500 furnished 24 percent of the total while those with a total value of more than \$1,000 fur-

nished 8 percent of all goods used (Table 5).

#### Value of Living, by Size of Family

It is obvious that, other things being equal, the more mouths to feed and backs to clothe, the larger must be the value of living if a given level of living is to be maintained. In this report families with less than 5 members are called "small" families and those with 5 or more members are classified as "large." In both open country and village there was a predominance of small families, or 69 percent and 81 percent respectively (Table 6). <sup>13/</sup>

The average value of goods and services consumed by small families in the open country was \$904, and by the large families, \$1,512. Small and large families in the villages reported \$802 and \$1,062 respectively (Table 5). Although the small family had a lower total value of family living, the average value of goods and services consumed per adult male unit tends to be higher than in the large families. When the total value of family living is reduced to the value per adult male unit, small and large families in the open country averaged \$364 and \$244 respectively; in the villages, the small family averaged \$154 more than the large - \$365 and \$211, respectively (Table 43).

To meet increased physiological needs occasioned by the addition of members to the family group, farm families may attempt to increase home production of food and other family-living items. Some studies have shown that large families do purchase a smaller, or furnish a greater, proportion of the total value of family living than the small. <sup>14/</sup> In the Cut-Over, however, large and small families in the open country furnished the same proportion (40.5 percent) of the total value. In the villages there was some difference, the small families furnishing 12 percent as compared with 10 percent for the large, but the latter produced more in absolute amount or monetary value.

#### Value of Living, by Acreage Operated

The larger the size of farm operated by the open-country families, the larger was the total value of family living. As the size of the farm increased this total value became progressively higher for the families of all groups with the exception of 2 percent operating from 10 to 19 acres who reported an average of \$796. Families on farms under 10 acres in size had an average total value of family living of \$838 as compared with \$1,422 for farmers operating over 260 acres. Twenty-five out of every hundred families included in the study were on farms of 20 to 49 acres and had an average value of family living of \$860; 30 families on 50- to 99-acre farms had an average value of \$999; while 30, on 100- to 174-acre farms showed an average value of goods and services of \$1,105 (Table 39). From 41 to 42 percent of the total value was

<sup>13/</sup> In some other areas included in segments of the general study the number of "small" families more approximated the number of "large" families.

<sup>14/</sup> Loomis, C. P., The Study of the Life Cycle of Families, Rural Sociology, Vol. I, No. 2, June 1936.

furnished by farmers operating units from 20 to 175 acres, whereas from 35 to 37 percent was furnished on all other units, smaller or larger (Table 40).

### Food

Previous studies of family living have suggested that the larger the proportion of family living which goes for food the lower is the level of living. <sup>15/</sup> Like most principles this has its exceptions and limitations. It is difficult to determine what any man will actually do with his money, whether it be pennies or millions. However, a poor man will seldom starve with money in his pocket, and a rich man will never spend all his money for food.

Open-country families in the present study devoted 43 percent of the total value of living to food while the village families allocated 36 percent for this purpose. The average value of the food that open-country families consumed was \$446, and 60 percent of this amount was not purchased, but was furnished by the farm. For those families living in the village the average value of food was \$306, but they furnished only about 12 percent of this amount (Table 7; also Figs. 2 and 3).

A detailed analysis of the kinds of food purchased by 47 open-country families (selected from the 850 families at random) showed flour, meal, sugar, and fruits to be the principal items (Table 44). Of the total cash expenditure for food, approximately 21 percent was used to purchase flour. Meal and fruits took 11 percent each, and 14 percent went for sugar. Meat and milk products accounted for only 17 percent of the cash expenditures for food, but they were the most important food items produced and consumed at home by the selected families. Combined, they comprised approximately 56 percent of all food furnished. This may be largely attributed to the fact that many of the interviewed families were located in the extensive dairying areas of the Great Lakes States.

### Food, by Value-of-Living Groups

The average value of food consumed by the families in the highest total-value group (\$1,000 and over) was more than three times as large as that for food consumed by the families in the lowest total-value group. This was true for both open-country and village families. For these two residence groups, respectively, the families with a total value of living less than \$500 consumed food valued at \$174 and \$142; for those with a total value of \$1,000 and over, the figures were \$589 and \$480.

With but one exception among the village groups, the proportion devoted to food decreased as the value of living increased. Village families with a total value of less than \$500 allocated 41 percent to food while those in the highest value group devoted 32 percent to this item. In the open country,

<sup>15/</sup> Zimmerman, C. C., op. cit., p. 104.



the proportion allocated to food decreased from 50 percent which families in the lowest value group allocated, to 40 percent for those in the highest value group. (See Table 7, and Figs. 2 and 3.)

Open-country families showed a positive correlation between the total value of family living and the proportion of food which was produced and consumed at home. That is, families with higher values of living produced a larger proportion of the food, perhaps because of larger farm operations, since the value of food consumed increased with an increase in farm acreage (Table 39). In the village group, however, the proportion of food produced varied inversely with the total value of family living. (See Table 7, and Figs. 2 and 3.)

In addition, some correlation existed between the value of food consumed per adult male unit and the total value of living. Village families in the lowest total-value group (less than \$500) reported an average of \$84 per adult male unit, and those in the highest total-value group (\$1,000 and over), \$137. The amounts reported by the open-country families in the lowest and highest groups respectively averaged \$102 and \$140 per adult male unit (Table 8).

For both residence groups, with the exception of the \$750-999 group in the village, the number of adult male units increased as the total value of family living increased. Farm families with a greater number of adult male units produced a greater proportion of their food, but in the villages the opposite tendency prevailed (Table 8). A plausible explanation of this might lie in the fact that while a greater number of family members in a farm family usually encourages more extensive farming operations or more intensive farming on the same acreage and greater home production, members of the larger village families who are of working age turn to outside employment and thus supplement the family income by their wages rather than by aiding in the home production of food. The effects of this principle are especially important in periods of depression when outside jobs are not available.

#### Food, by Size of Family

For the large open-country families the average value of food consumed was \$605, and for the small families, \$375 (Table 7). In terms of adult male units, however, the values were \$113 for the former and \$151 for the latter. In the village the average value of food consumed by the large family was \$408, or \$126 more per family than that of the small family. Here, too, the average per adult unit was greater for members of the small families (Table 8).

In addition, the large family must allocate a greater proportion of the total family living to food. Large families in the open country allotted approximately 5 percent more of the total family living to this item than did the small families, while in the village the large families devoted 3 percent more than did the small families. In both open country and village the large families with more males of working age furnished a greater proportion of the food consumed than did the small.

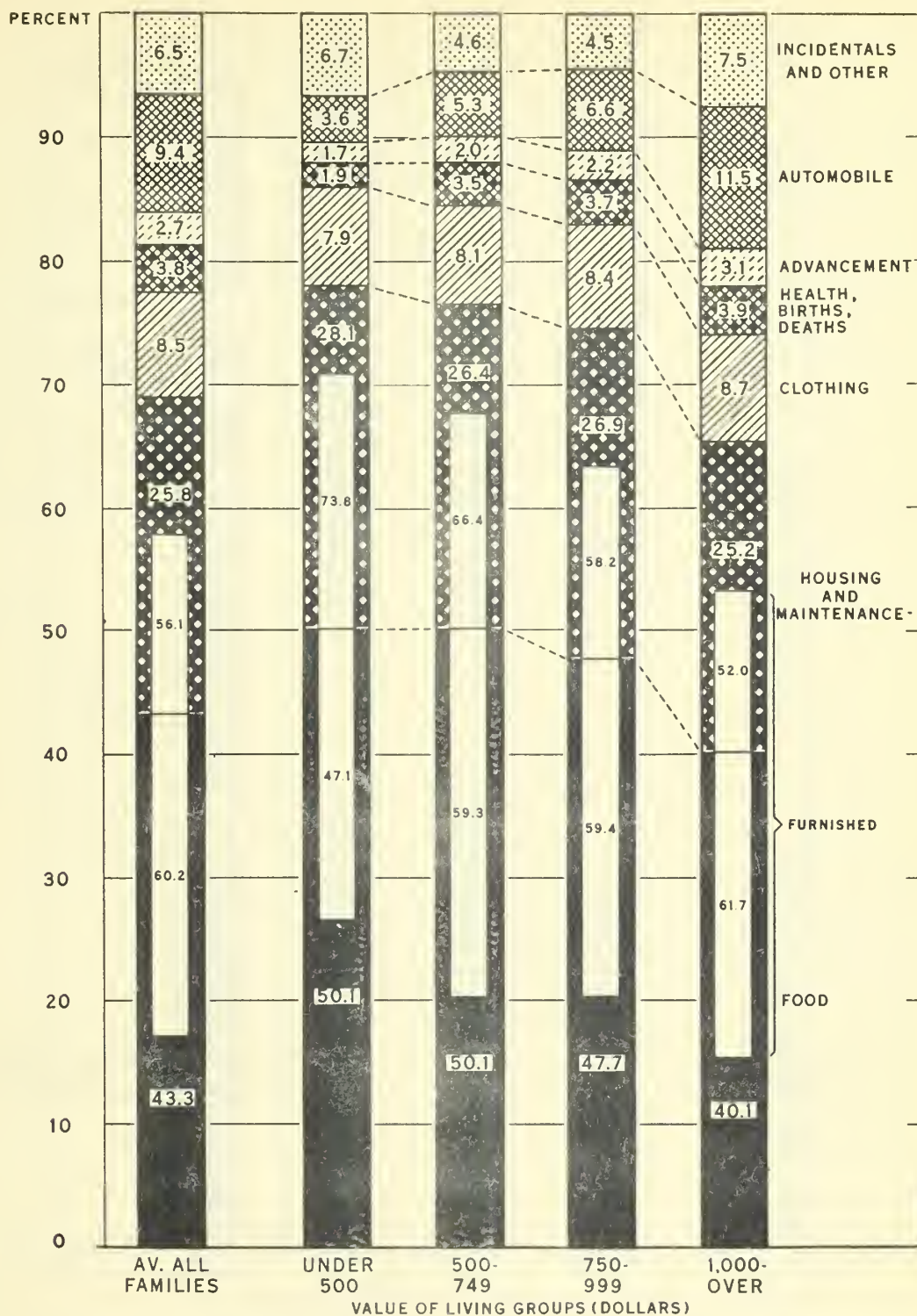
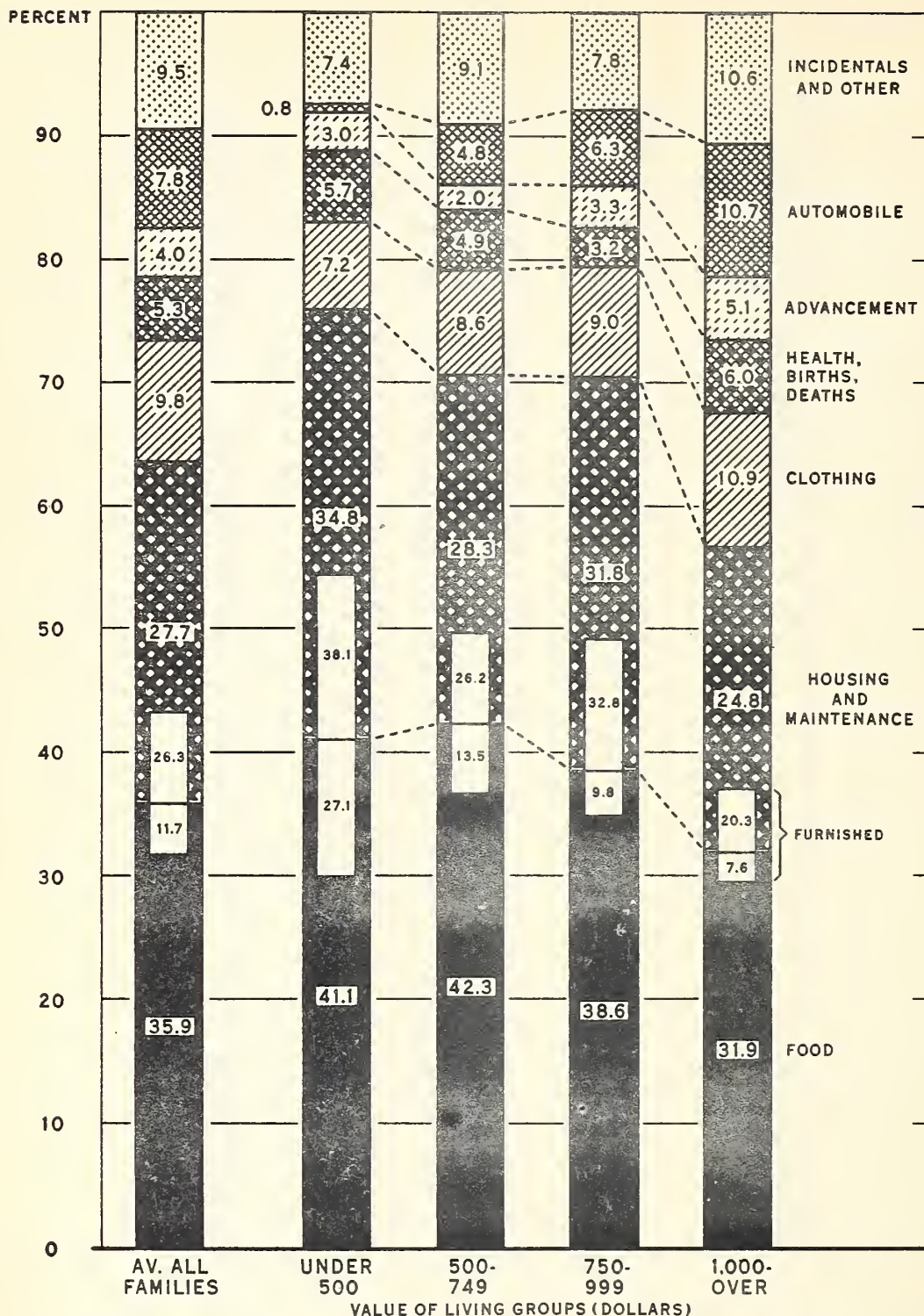


FIGURE 2.- PERCENTAGE DISTRIBUTION OF TOTAL VALUE OF FAMILY LIVING AMONG PRINCIPAL GROUPS OF GOODS AND SERVICES CONSUMED, BY VALUE-OF-LIVING GROUPS, 850 OPEN-COUNTRY FAMILIES, GREAT LAKES CUT-OVER AREA, 1935.





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FIGURE 3.- PERCENTAGE DISTRIBUTION OF TOTAL VALUE OF FAMILY LIVING AMONG PRINCIPAL GROUPS OF GOODS AND SERVICES CONSUMED, BY VALUE-OF-LIVING GROUPS, 122 VILLAGE FAMILIES, GREAT LAKES CUT-OVER AREA, 1935.



Table 7.- Value of food consumed, by value-of-living groups and size of family, 850 open-country and 122 village families, Great Lakes Cut-Over Area, 1935

| Item                    | Food consumed                   |                             |      |                               |      |      |
|-------------------------|---------------------------------|-----------------------------|------|-------------------------------|------|------|
|                         | Open country                    |                             |      | Village                       |      |      |
|                         | : Percent :                     | :                           | :    | : Percent :                   | :    | :    |
|                         | : Average : of total: Percent : | Average : of total: Percent | :    | : Average : of total: Percent | :    | :    |
|                         | : value : value :furnished:     | value : value :furnished    | :    | : value : value :furnished    | :    | :    |
| All families            | \$446                           | 43.3                        | 60.2 | \$306                         | 35.9 | 11.7 |
| Value-of-living groups: |                                 |                             |      |                               |      |      |
| Less than \$500         | 174                             | 50.1                        | 47.1 | 142                           | 41.1 | 27.1 |
| \$500 - 749             | 318                             | 50.1                        | 59.3 | 256                           | 42.3 | 13.5 |
| \$750 - 999             | 415                             | 47.7                        | 59.4 | 330                           | 38.6 | 9.8  |
| \$1,000 and over        | 589                             | 40.1                        | 61.7 | 480                           | 31.9 | 7.6  |
| Size of family:         |                                 |                             |      |                               |      |      |
| Small 1/                | 375                             | 41.4                        | 59.5 | 282                           | 35.2 | 11.5 |
| Large 2/                | 605                             | 46.1                        | 61.3 | 408                           | 33.4 | 12.3 |

1/ Less than 5 members.  
2/ Five or more members.

Table 8.- Value of food consumed per adult male unit and average number of adult units per family, by value-of-living groups and size of family, 850 open-country and 122 village families, Great Lakes Cut-Over Area, 1935

| Item                    | Open country                     |                              |      | Village                        |       |      |
|-------------------------|----------------------------------|------------------------------|------|--------------------------------|-------|------|
|                         | : Average : Food consumed :      | Average : Food consumed      | :    | : Average : Food consumed      | :     | :    |
|                         | : adult male: Average: Percent : | adult male: Average: Percent | :    | : adult male: Average: Percent | :     | :    |
|                         | : units : value :furnished:      | units : value :furnished     | :    | : units : value :furnished     | :     | :    |
|                         | :                                | :                            | :    | :                              | :     | :    |
| All families            | 3.4                              | \$132                        | 60.2 | 2.7                            | \$112 | 11.7 |
| Value-of-living groups: |                                  |                              |      |                                |       |      |
| Less than \$500         | 1.7                              | 102                          | 47.1 | 1.7                            | 84    | 27.1 |
| \$500 - 749             | 2.6                              | 122                          | 59.3 | 3.0                            | 85    | 13.5 |
| \$750 - 999             | 3.2                              | 130                          | 59.4 | 2.6                            | 127   | 9.8  |
| \$1,000 and over        | 4.2                              | 140                          | 61.7 | 3.5                            | 137   | 7.6  |
| Size of family:         |                                  |                              |      |                                |       |      |
| Small 1/                | 2.5                              | 151                          | 59.5 | 2.2                            | 128   | 11.5 |
| Large 2/                | 5.4                              | 113                          | 61.3 | 5.0                            | 81    | 12.3 |

1/ Less than 5 members.  
2/ Five or more members.

### Housing and Home Maintenance

From 1900 to 1930 enough lumber was shipped from the Great Lakes States to house all the farmers in the United States. <sup>16/</sup> Notwithstanding this, many inhabitants of the area live in dwellings which are little better than shacks. The 92 open-country farm families and 33 village non-farm families with a total value of family living of less than \$500 lived in houses which had average replacement values of \$425 and \$658 respectively. This, of course, does not give the entire picture, for many residents had relatively comfortable dwellings. On the average, the homes of open-country and village families with a total value of living of \$1,000 and over were valued, respectively, at \$1,832 and \$1,467. The average open-country dwelling, built approximately 25 years ago, was \$1,303; the average home in the village was about 3 years older and valued at \$1,046 (Tables 9 and 10).

Frame dwellings are predominant in the Cut-Over open country and village. Of the 850 open-country families studied 75 percent lived in houses of this type and an additional 5 percent occupied log structures. In the village 76 percent of the dwellings were of wooden construction, 11 percent were stucco, and the remainder were constructed of various other materials (Table 10).

Although the average replacement value of the village house was less than that of the open-country home, the former had an average of 5.9 rooms as compared with an average of 5.2 rooms in the latter. Since the average number of persons per room was less than 1 (0.6) the housing accommodations of the village families were ample. Open-country families, although slightly more crowded (0.8 persons per room), had adequate space. Approximately 73 percent of the open-country families had either adequate or spacious living quarters, less than 1 person per room, while 88 percent of the village families had similar housing accommodations. The larger the family the greater was the density of occupancy in both open-country and village homes (Table 11).

### Housing Facilities

A representative open-country family in the Cut-Over reported few modern housing facilities and accessories. Out of the 850 farm homes, 71 percent were heated by stoves alone, 85 percent were lighted by oil lamps, and 81 percent depended directly upon a well for the water supply. The convenience of water piped into the house had been secured by only 14 percent of these farm families and electric lights were present in the same proportion. Eleven percent had a telephone, 15 percent had a radio, while an additional 8 percent had both radio and telephone (Table 12).

The average village family was somewhat comparable to the open-country family in the possession of home conveniences. Of the 122 dwellings, 89 per-

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<sup>16/</sup> Assuming that a 6-room house requires 16,000 board feet and that there were 4,882,982,500 board feet shipped from the area, there should have been enough timber to build more than the 7,844,409 farm dwellings.

Table 9.- Average replacement value of the dwellings of 850 open-country and 122 village families, by value-of-living groups, Great Lakes Cut-Over Area, 1935

| Value<br>of family<br>living | Open country |             | Village  |             |
|------------------------------|--------------|-------------|----------|-------------|
|                              | Number       | Average     | Number   | Average     |
|                              | of           | replacement | of       | replacement |
|                              | families     | value       | families | value       |
| All families                 | 850          | \$1,303     | 122      | \$1,046     |
| Value-of-living groups:      |              |             |          |             |
| Less than \$500              | 92           | 425         | 33       | 658         |
| \$500 - 749                  | 180          | 812         | 31       | 685         |
| \$750 - 999                  | 199          | 1,146       | 21       | 1,452       |
| \$1,000 and over             | 379          | 1,832       | 37       | 1,467       |

Table 10.- Characteristics of family dwellings, 850 open-country and 122 village families, Great Lakes Cut-Over Area, 1935

| Item                                 | Open country       | Village |
|--------------------------------------|--------------------|---------|
| Number of families                   | 850                | 122     |
| Family dwelling:                     |                    |         |
| Average replacement value            | \$1,303            | \$1,046 |
| Average number of rooms              | 5.2                | 5.9     |
| Average number persons per room      | .8                 | .6      |
| Average age of dwelling              | 25.1 <sup>1/</sup> | 28.0    |
| Materials of construction            | 100.0              | 100.0   |
| Wood (percent)                       | 75.4               | 76.2    |
| Brick (percent)                      | 2.0                | -       |
| Stucco (percent)                     | 1.1                | 10.7    |
| Log (percent)                        | 5.0                | -       |
| Other (percent) <sup>2/</sup>        | 16.1               | 11.5    |
| Not reported (percent)               | .4                 | 1.6     |
| Average value all land and buildings | \$4,124            | \$1,074 |

<sup>1/</sup> Computed on basis of 470 dwellings.

<sup>2/</sup> Principally stone.

Table 11.- Distribution of families and size of family, by number of persons per room of family dwelling, 850 open-country and 122 village families, Great Lakes Cut-Over Area, 1935

| Number of persons<br>per room        | : Open-country families : |          |          | Village families |          |         |
|--------------------------------------|---------------------------|----------|----------|------------------|----------|---------|
|                                      | :                         |          | Average: | :                |          | Average |
|                                      | Number:                   | Percent: | size     | Number:          | Percent: | size    |
| Total                                | 850                       | 100.0    | 3.9      | 122              | 100.0    | 3.2     |
| Less than 1/2<br>(very spacious)     | 236                       | 27.7     | 2.2      | 55               | 45.1     | 1.9     |
| 1/2 to 3/4 (spacious)                | 224                       | 26.3     | 3.5      | 34               | 27.9     | 3.8     |
| 3/4 to 1 (adequate)                  | 165                       | 19.3     | 4.5      | 18               | 14.7     | 3.8     |
| 1 to 2 (crowded)                     | 173                       | 20.6     | 5.4      | 15               | 12.3     | 6.2     |
| 2 to 3 (overcrowded)                 | 36                        | 4.2      | 6.3      | -                | -        | -       |
| More than 3 (greatly<br>overcrowded) | 16                        | 1.9      | 6.1      | -                | -        | -       |

cent were heated by stoves alone, 15 percent had water piped into the house, and 56 percent used electricity. Approximately the same proportion of both village and open-country families had a telephone, but only 5 percent of the village families had a radio, and an additional 4 percent had both.

The extent to which electricity, a radio, and piped-in water were present in the farm homes covered by this study is comparable to the proportions of all rural farm families in the United States reporting such facilities in 1930. The proportion of Cut-Over families with telephones and water piped into the bathroom, however, was less than the national average. These facilities were for the most part available to a smaller percentage of the farm families studied than to all rural families in each of the three States, Michigan, Minnesota, and Wisconsin, and, with the exception of water piped into the house and into the bathroom, in six selected South Dakota counties (Table 13).

#### Value of Housing and Maintenance

The average value of housing and maintenance for open-country and village families was \$266 and \$236 respectively. For the farm family this represents 26 percent of the total value of family living and for village families, 28 percent. (See Table 14; also Figs. 2 and 3.)

In each residence group the average value of housing and maintenance increased as the total value of family living increased. Open-country families with a total family living of less than \$500 had an average value of housing and maintenance of \$98, the lowest for all residence and value groups. Village families with a similar value of living reported an average



Table 12.- Accessories and facilities of dwellings of 850 open-country and 122 village families, Great Lakes Cut-Over Area, 1935

| Item                        | Open-country dwellings |         | Village dwellings |         |
|-----------------------------|------------------------|---------|-------------------|---------|
|                             | Number                 | Percent | Number            | Percent |
| Heating system:             |                        |         |                   |         |
| Furnace                     | 116                    | 13.6    | 11                | 9.0     |
| Stove and fireplace         | 123                    | 14.5    | -                 | -       |
| Stove                       | 604                    | 71.1    | 109               | 89.3    |
| Not reported                | 7                      | .8      | 2                 | 1.7     |
| Lighting:                   |                        |         |                   |         |
| Electricity                 | 122                    | 14.4    | 68                | 55.7    |
| Gas                         | 6                      | .7      | -                 | -       |
| Lamps                       | 719                    | 84.6    | 52                | 42.6    |
| Other                       | 2                      | .2      | -                 | -       |
| Not reported                | 1                      | .1      | 2                 | 1.7     |
| Water supply:               |                        |         |                   |         |
| Piped into kitchen          | 60                     | 7.1     | 2                 | 1.7     |
| Piped into bathroom         | 1                      | .1      | -                 | -       |
| Piped into kitchen and bath | 28                     | 3.3     | 7                 | 5.7     |
| Piped into other than above | 30                     | 3.5     | 9                 | 7.3     |
| Well                        | 687                    | 80.8    | 92                | 75.4    |
| Spring                      | 22                     | 2.6     | 2                 | 1.7     |
| Cistern                     | 15                     | 1.8     | -                 | -       |
| Other                       | 6                      | .7      | 8                 | 6.5     |
| Not reported                | 1                      | .1      | 2                 | 1.7     |
| Telephone and radio:        |                        |         |                   |         |
| Telephone                   | 93                     | 10.9    | 13                | 10.6    |
| Radio                       | 127                    | 14.9    | 6                 | 4.9     |
| Both                        | 68                     | 8.0     | 5                 | 4.1     |
| Neither                     | 558                    | 65.7    | 96                | 78.7    |
| Not reported                | 4                      | .5      | 2                 | 1.7     |

Table 13.- Percentages of farm dwellings having telephones, electricity, and water piped into house and bathroom, selected areas, 1930 and 1935

| Area                               | Percentages of families reporting - |             |       |                             |          |
|------------------------------------|-------------------------------------|-------------|-------|-----------------------------|----------|
|                                    | Telephone                           | Electricity | Radio | Water piped into -<br>House | Bathroom |
| Cut-Over sample, 1935              | 18.9                                | 14.4        | 22.9  | 14.0                        | 3.4      |
| South Dakota, 6 counties <u>1/</u> | 33.0                                | 16.7        | 58.0  | 3.9                         | -        |
| Michigan <u>2/</u>                 | 43.5                                | 20.5        | 35.0  | 24.1                        | 9.3      |
| Minnesota <u>2/</u>                | 61.9                                | 12.6        | 38.9  | 12.5                        | 6.0      |
| Wisconsin <u>2/</u>                | 59.1                                | 25.6        | 38.4  | 15.7                        | 8.0      |
| United States <u>2/</u>            | 34.0                                | 13.4        | 21.0  | 15.8                        | 8.4      |

1/ U. S. Census of Agriculture, 1935.

2/ Fifteenth Census of the United States, 1930, Agriculture, V. 2, part 3.

Table 14.- Value of housing and maintenance, by value-of-living groups and size of family, 850 open-country and 122 village families, Great Lakes Cut-Over Area, 1935

| Item                    | Housing and maintenance      |         |              |                              |         |             |
|-------------------------|------------------------------|---------|--------------|------------------------------|---------|-------------|
|                         | Open country                 |         |              | Village                      |         |             |
|                         | : Percent :                  |         |              | : Percent :                  |         |             |
|                         | : Average: of total: Percent |         |              | : Average: of total: Percent |         |             |
|                         | : value                      | : value | : furnished: | : value                      | : value | : furnished |
| All families            | \$266                        | 25.8    | 56.1         | \$236                        | 27.7    | 26.3        |
| Value-of-living groups: |                              |         |              |                              |         |             |
| Less than \$500         | 98                           | 28.1    | 73.8         | 120                          | 34.8    | 38.1        |
| \$500 - 749             | 168                          | 26.4    | 66.4         | 171                          | 28.3    | 26.2        |
| \$750 - 999             | 234                          | 26.9    | 58.2         | 271                          | 31.8    | 32.8        |
| \$1,000 and over        | 370                          | 25.2    | 52.0         | 374                          | 24.8    | 20.3        |
| Size of family:         |                              |         |              |                              |         |             |
| Small <u>1/</u>         | 246                          | 27.2    | 58.4         | 237                          | 29.5    | 27.2        |
| Large <u>2/</u>         | 309                          | 23.5    | 52.0         | 233                          | 21.9    | 22.3        |

1/ Less than 5 members.

2/ Five or more members.

of \$120 for this category. For farm families in the highest value group (\$1,000 and over) the value of housing and maintenance was \$370, or \$4 less than the average for village families having a comparable value of living. In each of the other three total-value groups as well, the value of housing and maintenance was slightly higher for the village families; but on the basis of the average value for all families, the figure for those in the open-country was higher than for the village residents (Table 14). This may be partially explained by the concentration (45 percent) of the farm families in the highest value-of-living group of \$1,000 or over.

With the exception of the families with a total family living of \$1,000 or more the village families devoted a larger proportion of the total to housing and maintenance. Of course, in such a comparison it must be recognized that the village families bought much more of the fuel consumed and more frequently paid cash rent for the dwelling. 17/ Whereas, on the average, the farm families purchased only 44 percent of their housing and maintenance, village families purchased 74 percent. In each value group the open-country families purchased less than 50 percent of housing and maintenance while for the village group the proportion purchased varied from 62 to 80 percent. The tendency of the farm family towards self-sufficiency may be emphasized since the average value of fuel fur-

17/ Thirty percent of the village families rented their homes.



nished by the farm was \$59, or more than eight times the average value of fuel furnished by the village family. Rent furnished averaged \$90 for the open-country family.

#### Housing and Maintenance, by Size of Family

In the open country the average value of housing and maintenance for the small family was \$246 as compared with \$309 for the large family. However, the amounts represent a slightly larger proportion (27 percent) of the total value of living for the small than for the large family (24 percent). The small family, however, furnished 58 percent of this value while the large family furnished 6 percent less, or 52 percent.

In the villages, the average value of housing and maintenance for the small family (\$237) was slightly more than that for the large village family (\$233). The variations in the amount furnished and in the proportion of total value of family living allotted to this category by the small and large families followed the same pattern as among the farm families (Table 14).

#### Clothing

Although the primary function of clothing may be a protective one, the type and style of wearing apparel may indicate the economic and social status of the wearer - may even impart a degree of social status. Hence cultural patterns of the group of which the individual is a member condition his expenditures for wearing apparel. Such expenditures are therefore not determined solely by the amount of protection furnished or required, but largely by the dictates of custom, age, and sex.

The average farm family studied in the Cut-Over Area, having almost four members, purchased clothing worth only \$88 while the village family, with almost one member less, spent \$83 for clothes. For the village families this represents 9.3 percent of the total value of family living and for the open-country family, 8.5 percent (Figs. 2 and 3). Per family then, the open-country family spent \$5 more than the village family, but the expenditure per adult male unit of the open-country family was \$4 less (Table 38). Whether measured on the basis of average per family or per adult unit, clothing purchases were nearly the same for both the open country and village. When families of these residence groups are classified according to total value of family living, significant variations are found between and within the two (Table 15).

Table 15.- Value of clothing per family, by value-of-living groups and size of family, 850 open-country and 122 village families, Great Lakes Cut-Over Area, 1935

| Item                    | Clothing     |             |         |             |
|-------------------------|--------------|-------------|---------|-------------|
|                         | Open country |             | Village |             |
|                         | Average      | Percent of  | Average | Percent of  |
|                         | value        | total value | value   | total value |
| All families            | \$ 88        | 8.5         | \$ 83   | 9.8         |
| Value-of-living groups: |              |             |         |             |
| Less than \$500         | 28           | 7.9         | 25      | 7.2         |
| \$500 - 749             | 52           | 8.1         | 52      | 8.6         |
| \$750 - 999             | 73           | 8.4         | 77      | 9.0         |
| \$1,000 and over        | 128          | 8.7         | 164     | 10.9        |
| Size of family:         |              |             |         |             |
| Small <u>1/</u>         | 71           | 7.8         | 75      | 9.3         |
| Large <u>2/</u>         | 127          | 9.7         | 119     | 11.2        |

1/ Less than 5 members.  
2/ Five or more members.

#### Clothing, by Size of Family

In both open country and village, clothing expenditures per adult male unit were lower in the large than in the small family. Whereas the small open-country family purchased \$71 worth of clothing, or an average of \$28 per adult male unit, the large farm family expended \$127, or \$24 per adult male unit. In the villages, clothing expenditures amounted to \$75 for the small family, or \$34 per adult unit, and \$119 for the large family, or \$24 per adult unit (Tables 15 and 43). Thus, despite the rather significant differences in the total value of family living between the open-country and village families, the difference in clothing expenditures for the various value-of-living groups was negligible.

#### Clothing, by Value-of-Living Groups

The open-country and village families with a total value of family living less than \$500 spent \$28 and \$25, respectively, for clothing. Expenditures for clothing by families in the \$500-749 value group were identical for open country and village, but in the next successive value group, clothing expenditures of village families were \$4 higher than those of the open-country families.

Apparently, however, social factors dictate that village families on a higher economic level shall expend more for clothing. When the total value

of the family living was more than \$1,000, the village family spent an average of \$164 for clothing while the open-country family in the high value group spent \$128. If one bears in mind the fact that the village families were smaller than the farm families, the significance of this difference is emphasized. The farm family in the highest value-of-living group, approximately  $2\frac{1}{2}$  times larger than the family in the lowest total-value group, spent a little more than  $4\frac{1}{2}$  times as much for clothing. But the village family in the highest total-value group, slightly more than twice the size of that in the lowest total-value group, spent more than  $6\frac{1}{2}$  times as much for clothing as those whose total family living was less than \$500 (Table 15).

In each residence group the higher the total value of family living the larger was the proportion devoted to the purchase of clothing. Again the difference between the families in the two residence groups was only slight. Open-country farm families with a value of family living of less than \$500 devoted 8 percent of that value to clothing, while those with a total value of more than \$1,000 allocated 9 percent. For village families the proportions increased from 7 percent for families with a total value of family living of less than \$500 to 11 percent for those of the highest value group (Figs. 2 and 3).

#### Clothing, by Residence Groups

The average clothing expenditures for the open-country offspring were \$23 for the males and \$18 for the females. In the village, clothing purchases for offspring were slightly less - an average of \$22 for the males and \$15 for the females. Both village and open-country male heads spent an average of \$37 for wearing apparel. Clothing purchases by the village and open-country homemakers were \$25 and \$19 respectively.

#### Clothing, by Age and Sex

The open-country families studied spent an average of \$8 annually for the clothing of the male offspring under 5 years of age and \$7 for the girl the same age. 18/ Of course, older children required larger cash outlay for their wearing apparel. For children under 15 the expenditures for the male were slightly more than those for the female, partly attributable, no doubt, to the fact that more of a girl's clothes are made at home. Clothing for girls between the ages of 15 and 18 years cost approximately \$25, or \$1 more than that for the male of the same age. Between the ages of 18 and 23 years costs for attire for the girl and boy were the same - \$32. This represents the period of greatest clothing expenditures for the girls in this study, but for male offspring such expenditures continued to increase up to the age of 27 to 30 years. For male youth in the latter age group the average expenditure was \$40. Ordinarily, the largest clothing expenditures for offspring occur during the age or period of courtship and marriage. This appears to be substantiated in the Cut-Over sample inasmuch as clothing purchases for the female

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18/ Expenditures by age and sex for the village offspring are not included because of the small number of cases.



offspring were greatest for those between the ages of 18 and 24, after which such expenditures usually declined, and for the boys increased throughout their twenties (Table 16).

Table 16.- Average clothing expenditure, by age and sex, open-country offspring, Great Lakes Cut-Over Area, 1935 1/

| Age group     | Clothing for open-country offspring |             |         |             |
|---------------|-------------------------------------|-------------|---------|-------------|
|               | Male                                |             | Female  |             |
|               | Average                             |             | Average |             |
|               | Number                              | expenditure | Number  | expenditure |
| Total         | 869                                 | \$23        | 713     | \$18        |
| Under 5 years | 141                                 | 8           | 155     | 7           |
| 6 - 11.9      | 188                                 | 16          | 189     | 13          |
| 12 - 14.9     | 113                                 | 21          | 118     | 20          |
| 15 - 17.9     | 113                                 | 24          | 111     | 25          |
| 18 - 20.9     | 100                                 | 32          | 75      | 32          |
| 21 - 23.9     | 84                                  | 32          | 26      | 32          |
| 24 - 26.9     | 50                                  | 38          | 16      | 23          |
| 27 - 29.9     | 26                                  | 40          | 5       | 19          |
| 30 and over   | 54                                  | 30          | 18      | 18          |

1/ Village offspring not included because of small number of cases in each age group. Only children at home and for whom clothing was purchased from family budget are included.

#### Health, Births, and Deaths

A family may forego necessary medical attention because of inability to bear the expense, or, as in the case of many farm families, distance may prohibit calling or seeing the doctor. Again, among some families it is not customary to use organized medical facilities. Moreover, some of the families who avail themselves of these services may neglect to pay the fees. This study, therefore, could not aspire to an appraisal of the health of the families. It can do no more than set forth the amounts spent for the prevention and cure of sickness and the expenditures incidental to births and deaths - all combined in one general category.

The village family spent \$45, \$6 more than the farm family, for health, births, and deaths. These expenditures represent 5.3 percent of the village family's total value of family living and 3.8 percent of that of the open-country family (Figs. 2 and 3). The village family with a total value of living of less than \$500 spent \$20 for health, births, and deaths while the open-country family of this group spent \$7 (Table 17). That the farm family's expenditures are inordinately low in this value group, rather than the village family having high expenditures, is disclosed by comparison with health expenditures of the other value groups. Not a great difference exists in this

respect between open-country and village families with a family-living value of between \$500 and \$1,000. The \$91 spent for health by the village family having a value over \$1,000 is high as compared with the \$58 expenditure of the farm family in the same value group. In the open country the percentage of the total value assigned to health increased from 1.9 for the 92 open-country families with a value of family living less than \$500, to 3.9 for the 379 families with a living value higher than \$1,000. In the village there was more irregularity in the proportion which families in the various value groups devoted to health, but those in the highest total-value group allocated 6 percent of the total (Table 17). Although the isolated farm family must in many instances dispense with professional medical care in favor of home remedies, a tabulation of health expenditures of 47 sample families on farms shows that 36 percent of all health expenditures were for service of a doctor.

Table 17.- Expenditures for health, births, and deaths, by value-of-living groups and size of family, 880 open-country and 122 village families, Great Lakes Cut-Over Area, 1935

| Item                    | Health, births, deaths                |     |                                       |     |
|-------------------------|---------------------------------------|-----|---------------------------------------|-----|
|                         | Open country                          |     | Village                               |     |
|                         | Percent                               |     | Percent                               |     |
|                         | Average : of total :<br>value : value |     | Average : of total :<br>value : value |     |
| All families            | \$39                                  | 3.8 | \$45                                  | 5.3 |
| Value-of-living groups: |                                       |     |                                       |     |
| Less than \$500         | 7                                     | 1.9 | 20                                    | 5.7 |
| \$500 - 749             | 22                                    | 3.5 | 30                                    | 4.9 |
| \$750 - 999             | 32                                    | 3.7 | 27                                    | 3.2 |
| \$1,000 and over        | 58                                    | 3.9 | 91                                    | 6.0 |
| Size of family:         |                                       |     |                                       |     |
| Small 1/                | 39                                    | 4.4 | 46                                    | 5.8 |
| Large 2/                | 37                                    | 2.8 | 40                                    | 3.8 |

1/ Less than 5 members.  
2/ Five or more members.

#### Health, Births, and Deaths, by Size of Family

That the large farm family should spend less than the small for any item of family living might be unusual, but that it should spend less for health may seem exceptional. This is the only item in which the average expenditure of the large farm family did not exceed that of the small family. The same situation existed for village families, with the exception that the small family also spent more for advancement and housing and maintenance. Perhaps because of the difference in the number of members, expenditures for health might be greater in the large family but the small village family spent \$46 for health, while the

large village family spent \$40. Small families in the open country spent an average of \$39 for health services, but the large family spent \$2 less, or \$37, for this purpose. Among the open-country families, health costs amounted to 4.4 percent of the small farm family's total value of living,<sup>19</sup> and 2.8 percent of the large family's. In the village the percentages were 5.8 and 3.8, respectively (Table 17).

### Advancement

In view of the fact that expenditures for formal education, social participation and recreation, and reading material are all classified as advancement, such expenditures amounted to \$28 for open-country, and \$34 for village families. Of all the categories comprising the total value of family living in this study the smallest percentage went to advancement - 2.7 percent in the open-country, 4.0 percent in the village (Figs. 2 and 3). The farm family allotted \$17 of the total advancement expenditures for social participation and recreation - contributions to the church, dues, and admissions to movies, dances, or other entertainment. The 47 representative families whose expenditures were analyzed in detail reported contributions to the church as constituting almost one-half, and admission to theatres and movies as a little over one-fourth of the total expenditures (Table 44). An average of \$5 per family was expended for current reading material and \$6 for formal education. The village family allocated over one-half (\$18) of the advancement expenditures for social participation and recreation. Expenditures for formal education, \$9, were slightly higher in the village than in the open country, and \$7 was the average amount which the village family spent during one year for reading material (Table 18). <sup>19/</sup>

Table 18.- Total advancement expenditures, classified by type of advancement secured, 850 open-country families and 122 village families, Great Lakes Cut-Over Area, 1935

| Item                                   | Open country |          | Village |          |
|--|--------------|----------|---------|----------|
|  | :            | :        | :       | :        |
|  | Average      | Percent  | Average | Percent  |
|  | value        | of total | value   | of total |
|  | :            | :        | :       | :        |
|  | value        | value    | value   | value    |
| Total advancement                      | \$28         | 100.0    | \$34    | 100.0    |
| Social participation<br>and recreation | 17           | 60.7     | 18      | 52.9     |
| Education                              | 6            | 21.4     | 9       | 26.5     |
| Reading                                | 5            | 17.9     | 7       | 20.6     |

<sup>19/</sup> See p. 47.



In the open country, increased total value of family living was accompanied by a larger percentage devoted to advancement - from 1.7 for the lowest group (less than \$500) to 3.1 percent for the highest (over \$1,000). In the village the increase from 3.0 percent to 5.1 percent was less regular because the 3 percent for the lowest total value of living group was relatively high. The farm families with a value of living less than \$500 spent \$6 a year, or 50 cents per month, for advancement. However, the families in the open country with a living value of \$500-749 and village families with a value of living less than \$750 spent only about \$1 per month. Farm families with the highest value of living spent \$45 annually for advancement, while the village families in the same value-of-living group spent \$77 (Table 19).

Table 19.- Advancement expenditures, classified by value-of-living groups and size of family, 850 open-country and 122 village families, Great Lakes Cut-Over Area, 1935

| Item                    | Advancement  |                |         |                |
|-------------------------|--------------|----------------|---------|----------------|
|                         | Open country |                | Village |                |
|                         | Average      | Percent        | Average | Percent        |
|                         | value        | of total value | value   | of total value |
| All families            | \$23         | 2.7            | \$34    | 4.0            |
| Value-of-living groups: |              |                |         |                |
| Less than \$500         | 6            | 1.7            | 10      | 3.0            |
| \$500 - 749             | 13           | 2.0            | 12      | 2.0            |
| \$750 - 999             | 19           | 2.2            | 23      | 3.3            |
| \$1,000 and over        | 45           | 3.1            | 77      | 5.1            |
| Size of family:         |              |                |         |                |
| Small <u>1/</u>         | 24           | 2.7            | 36      | 4.5            |
| Large <u>2/</u>         | 36           | 2.8            | 25      | 2.4            |

1/ Less than 5 members.  
2/ Five or more members.

#### Advancement, by Size of Family

In the open country the large and small family each allotted about 3 percent of the total value of family living for advancement purposes, but the actual amount of cash expended by the former was \$36, or \$12 more than was spent by the latter. In the village the family with less than 5 persons spent \$36, or 4.5 percent of the family living, for advancement, and the large family expended \$25, or 2.4 percent of the total value for this category (Table 19). Again using the adult male equivalent unit, on the basis that adults spend more for advancement than children and older children more than younger, the advance-

ment costs per unit of the small open-country family were \$10, and of the large family \$7. In the village the expenditure for this category was \$16 per adult unit for the small family, or three times that of the large family (Table 43).

### Automobile

For the 850 farm families, the average expenditure for buying and operating an automobile was \$97, or 9.4 percent of the total family living (Table 20; also Figs. 2 and 3). This was almost one-third more than the \$66 spent for the same purpose by the village family. The fact that automobile expenditures by the open-country family were greater than those for clothing, approximately  $2\frac{1}{2}$  times more than those for health, and  $3\frac{1}{2}$  times as much as those for advancement indicates the importance of the car to the farm family. Only food and housing take precedence, since only the expenditures for these two items were greater than those for the upkeep of an automobile. When the families are classified on the basis of value of family living groups, it appears that the automobile, however necessary to all families, still belongs largely to families in the highest value groups. The open-country farm family with a value of living less than \$500 spent an average of \$12 for automobiles, roughly one-half as much as for clothing and incidentals, but twice as much as for health or advancement. This expenditure represented 3.6 percent of the total value of family living of the group. The farm families with a living value of \$500 to \$749 spent an average of \$33, or 5.3 percent of the total living, for operation of the family car, while the family with a value of \$750 to \$999 spent \$57, or 6.6 percent. Open-country farm families with a total value of living over \$1,000 spent more on automobiles than on clothes. For these families the upkeep of an automobile accounted for \$170, or 11.5 percent of the total family living (Table 20 and Fig. 2).

The automobile expenditures of the village family amounted to \$66, or 7.8 percent of the total value of all goods and services consumed. Only a few of the village families with a total value of living less than \$500 had automobiles; in fact, less than 1 percent of the total family living was allocated for automobile maintenance by families in this group. The corresponding families in the open country spent four times as much on automobiles. Village families in each of the other three value groups spent slightly less and devoted a smaller percentage of their total value of living to automobiles than the corresponding farm families. The average village family with a total family living of \$1,000 and over spent \$161 (10.7 percent of the total) for this item, only \$9 less than the open-country family in a comparable group (Table 20 and Fig. 3).

### Automobile, by Size of Family

The proportion of the total value of living which the large and small families in the open country assigned to automobiles was about the same - 9.3 percent and 9.5 percent, respectively. The \$122 spent by the large family with its higher total value of living was, however, \$36 more than the amount the small family spent.

Of the total value of living of the large village family, 10.6 percent was spent for automobiles, while 6.9 percent of the total value of the small family was spent for this purpose. Again, because of the higher average total value of living this percentage for large families represents twice the amount, in actual cash, spent by the small family (Table 20).

Table 20.- Automobile expenditures, classified by value-of-living groups and size of family, 850 open-country and 122 village families, Great Lakes Cut-Over Area, 1935

| Item                    | Automobile expenditures |       |                    |       |
|-------------------------|-------------------------|-------|--------------------|-------|
|                         | Open country            |       | Village            |       |
|                         | Percent                 |       | Percent            |       |
|                         | Average : of total      | value | Average : of total | value |
| All families            | \$ 97                   | 9.4   | \$ 66              | 7.8   |
| Value-of-living groups: |                         |       |                    |       |
| Less than \$500         | 12                      | 3.6   | 3                  | .8    |
| \$500 - 749             | 33                      | 5.3   | 29                 | 4.8   |
| \$750 - 999             | 57                      | 6.6   | 53                 | 6.3   |
| \$1,000 and over        | 170                     | 11.5  | 161                | 10.7  |
| Size of family:         |                         |       |                    |       |
| Small <u>1/</u>         | 86                      | 9.5   | 55                 | 6.9   |
| Large <u>2/</u>         | 122                     | 9.3   | 113                | 10.6  |

1/ Less than 5 members.  
2/ Five or more members.

#### Incidental and Other Expenditures

Expenditures for tobacco, candy, beverages, gifts, soap, tooth paste, etc., are classified as "Incidental," while expenditures for travel (exclusive of auto expenses), personal taxes, and apportioned amounts of payments on mortgages - those assignable to family living - are designated as "other" expenditures. Combined, these items amounted to \$67, or 6.5 percent, of the total family living of the open-country family. Of this amount \$41 represented incidental purchases and \$26 was classified as "Other." In the villages these amounts were \$56 and \$25, respectively. The sum of these two items equals 9.5 percent of the total value of all goods and services consumed by the village family. (See Table 21; also Figs. 2 and 3.)

There was a correlation between average expenditures for incidental and "other" purposes and the total value of family living of both residence groups. In each, the percentage of the total value of family living allotted to these expenditures increased as the value of family living became higher. As was the case with automobile expenditures, the sharpest increase occurred when the



value of family living was \$1,000 or over (Figs. 2 and 3).

The small family spent \$65 for incidentals, \$12 less than the large family, whereas in the village the \$70 spent by the small family was \$54 less than the amount spent by the large family.

Table 21.- Incidentals and Other expenditures, classified by value-of-living groups and size of family, 850 open-country and 122 village families, Great Lakes Cut-Over Area, 1935

| Item                    | Incidentals and Other |          |          |          |
|-------------------------|-----------------------|----------|----------|----------|
|                         | Open country          |          | Village  |          |
|                         | Average               | Percent  | Average  | Percent  |
|                         | of total              | of total | of total | of total |
|                         | value                 | value    | value    | value    |
| All families            | \$ 67                 | 6.5      | \$ 81    | 9.5      |
| Value-of-living groups: |                       |          |          |          |
| Less than \$500         | 23                    | 6.7      | 25       | 7.4      |
| \$500 - 749             | 29                    | 4.6      | 55       | 9.1      |
| \$750 - 999             | 40                    | 4.5      | 66       | 7.8      |
| \$1,000 and over        | 110                   | 7.5      | 159      | 10.6     |
| Size of family:         |                       |          |          |          |
| Small <u>1</u> /        | 63                    | 7.0      | 70       | 8.8      |
| Large <u>2</u> /        | 75                    | 5.8      | 124      | 11.7     |

1/ Less than 5 members.

2/ Five or more members.

### Chapter III

#### CASH RECEIPTS AND DISBURSEMENTS

Although the primary attention of level-of-living studies is focused upon the value of goods and services consumed for family-living purposes, the amount and source of the cash receipts of the family is of significance. Besides furnishing a check upon the amount of cash expenditures recorded, the sources of available cash often evince significant characteristics of the people studied. In addition it is always important to know how the family distributes its cash, whether it must all be used to obtain items for family living or whether there is a surplus amount which may be used for investment purposes or placed in reserve for unpredictable emergencies.

##### Total Cash Receipts

The average amount of cash receipts (exclusive of money taken from reserve) of the village families studied in the Cut-Over Area was \$847, while that of the open-country families was \$1,082. <sup>20/</sup>Forty-four percent, or \$370, of the former was derived from wages of the male head. From persons not in the resident family, net profits from other than farm business, net income from farm or other real property rented to others, legacies or gifts, interest or insurance income, the village family received an average of \$319 per year, or 38 percent of the cash receipts. Money borrowed represented 2 percent of this amount, or about \$18, and direct cash relief, less than 1 percent (Tables 41 and 42).

The actual cash which accrued to the farm family from various sources was supplemented with \$27 from the reserve account. Of the total cash receipts, including these funds from reserve, 63 percent, or \$702, came from the sale of farm products. These open-country farm families were dependent upon outside employment for 18 percent of the total. From other sources, principally net profits from businesses other than the farm and rental of property, the farm family received \$102 (9.2 percent); \$69 (6.2 percent) was borrowed; and \$5 (0.5 percent) was direct cash relief (Table 22).

With the exception of 15 families operating farms of less than 10 acres there is a high positive correlation between the number of acres operated by the open-country families and the total amount of cash receipts. Families operating from 10 to 19 acres reported a total of \$572, and there was a definite increase from this amount to \$1,921 which those families with farms of 260 acres or more showed. Again with the exception of those operating from 10 to 19 acres, the income from the sale of farm products also increased as the size of the farm enterprise increased. In general, as the size of the farm increased there was less dependence upon the wages of the various members of the family and greater dependence upon farm receipts. Cash relief was highest for the

<sup>20/</sup> Cash receipts as here used do not conform to the standard concept of cash receipts. For further explanation, see Table 22, footnote 1.

families residing on the small units (Table 41).

Table 22.- Average cash receipts 1/, classified by source of receipts, 850 open-country and 122 village families, Great Lakes Cut-Over Area, 1935.

| Item                  | Open-country families : |         | Village families |         |
|-----------------------|-------------------------|---------|------------------|---------|
|                       | Average                 | Percent | Average          | Percent |
| Total cash receipts   | \$1,109.04              | 100.0   | \$865.45         | 100.0   |
| Sources:              |                         |         |                  |         |
| Sale of farm products | 701.74                  | 63.2    | 22.86            | 2.7     |
| Wages                 | 203.78                  | 18.4    | 442.34           | 51.1    |
| Borrowed              | 69.04                   | 6.2     | 18.40            | 2.1     |
| Cash relief           | 5.11                    | .5      | 6.66             | .8      |
| Other 2/              | 102.33                  | 9.2     | 356.85           | 41.2    |
| Funds from reserve 3/ | 27.04                   | 2.5     | 12.34            | 2.1     |

1/ Cash receipts as here used do not conform to the standard concept of cash receipts. Loans have been included in order to make this section of the report conform with the separate analysis of the seven Resettlement communities on which the families utilized to a large degree borrowed money for family-living expenditures.

2/ Includes gifts from persons not in resident family, profits from non-farm enterprises or businesses.

3/ Funds from reserve represent the amount of decrease in checking accounts and cash on hand at the end, as compared with the beginning, of the schedule year. In this table, but not in Supplementary Tables 41 and 42, the amount from reserve, \$27.04, has been included for purposes of computation.

### Relief

The total amount of cash and non-monetary relief and assistance received by the open-country families was \$32,313, of which 73 percent involved cash. For the village families such aid was valued at \$11,762, of which only 53 percent was in the form of cash. On the basis of the total number of families in each residence group the average amount received per family would be \$38 and \$26 in the open-country and village respectively. Not all families, however, secured assistance; some received none whereas others may have been largely dependent upon outside financial help. Consequently an average on the basis of all families is distorted.

Eleven percent of the 850 open-country farm families received relief in the form of wages, 10 percent received cash relief, 4 percent non-monetary relief, and 42 percent non-monetary assistance from private individuals or in the form of surplus commodities. In the case of the 122 village families 15



percent received relief in the form of wages, 16 percent secured cash relief, 17 percent received non-monetary relief, and 70 percent got other non-monetary assistance. Unfortunately it is impossible to designate the number of families who received more than one type of assistance; and very likely some may have been the recipients of more than one type. In each type of relief, a higher percentage of the village families were recipients than farm families, and, except for cash relief, the former received a higher average amount in each type. To some extent this may be because the village family is unable to produce some of the items of food, fuel, and other items of family living that the farm family secures from the farm enterprise (Table 23).

Table 23.- Types and amounts of relief and non-monetary income received by 850 open-country and 122 village families, Great Lakes Cut-Over Area, 1935

| Type<br>of aid               | Open country   |           |          | Village        |           |          |
|------------------------------|----------------|-----------|----------|----------------|-----------|----------|
|                              | Families       | Average   |          | Families       | Average   |          |
|                              | receiving aid  | per       |          | receiving aid  | per       |          |
|                              | Number:Percent | family 1/ |          | Number:Percent | family 1/ |          |
| Relief:                      |                |           |          |                |           |          |
| Wages - work relief          | 90             | 10.6      | \$213.38 | 18             | 14.8      | \$300.11 |
| Cash relief                  | 86             | 10.1      | 50.49    | 20             | 16.4      | 40.60    |
| Non-monetary relief          | 36             | 4.2       | 41.25    | 21             | 17.2      | 67.14    |
| Other non-monetary income 2/ | 354            | 41.3      | 20.57    | 35             | 69.7      | 48.68    |

1/ As some families did not receive relief, the average is based upon the number receiving the specified type of aid. In some instances a family might have been the recipient of more than one kind of aid, but the tabulation methods preclude an elimination of this duplication.

2/ Aid received from private sources - gifts, etc. - and surplus commodities.

Of the various types of relief the largest average amounts were received from work relief. Upon consideration of the average amounts which those families participating received, it appears that such families were dependent upon work relief as an important source of income. The average amount of work relief received by the 90 open-country families was \$213 whereas each of the 18 village families received an average of \$300. The average amount of direct cash relief per participating family was \$53 in the open country and \$41 in the village. For those families participating, the amount of non-monetary relief and other non-monetary income from relatives, friends, or surplus commodities was greater in the village than in the open country. These categories for the most part included gifts in kind that were often items which village families were unable to produce or provide themselves. Farm families, on the

other hand, could produce these items in greater abundance, thus reducing their dependence upon such gifts.

### Disbursements

The village non-farm family, receiving only a small amount of all cash receipts from the sale of garden products, spent less than 2 percent of the total disbursements for garden operation. The acquisition of goods and services for family living constituted the most important (88 percent) of all disbursements. Investments and funds placed in reserve 21/ accounted for the remaining 11 percent (Table 24).

Table 24.- Average cash disbursements, by principal items, 850 open-country and 122 village families, Great Lakes Cut-Over Area, 1935

| Item                               | Open country |         | Village  |         |
|------------------------------------|--------------|---------|----------|---------|
|                                    | Average      | Percent | Average  | Percent |
| Total cash disbursements <u>1/</u> | \$1,109.87   | 100.0   | \$861.43 | 100.0   |
| Principal items:                   |              |         |          |         |
| Family living                      | 613.05       | 55.2    | 753.29   | 87.5    |
| Operation of farm                  | 396.42       | 35.7    | 14.13    | 1.6     |
| Investments (exclusive of farm)    | 56.57        | 5.1     | 74.97    | 8.7     |
| Funds in reserve <u>2/</u>         | 43.83        | 4.0     | 19.04    | 2.2     |

1/ The discrepancy between total receipts and expenditures is due to expected error on the part of the interviewed family in estimating income and expenditures. Any schedule having a margin of error of 10 percent or more was discarded.

2/ Funds in reserve represent the amount of increase of checking accounts and cash on hand at the end of the schedule year as compared with the beginning.

The average open-country farmer spent \$396 annually for farm operation and received a cash return of \$701 from payments made by the Agricultural Adjustment Administration and from the sale of farm products. The disbursement item comprised taxes on the farm and farm buildings, machinery, transportation and equipment costs, payments on mortgages, seed, fertilizer, and miscellaneous expenses. 22/ The average Cut-Over farmer in the sample studied allotted 36

21/ See section on Investments, p. 33.

22/ See Appendix, Methodological Note, for explanation of the apportionment of certain of these items between farm operation and family living.

percent of his total disbursements to farming, essentially his primary enterprise, and received a return which constituted 63 percent of his cash receipts. An additional 55 percent of his disbursements went toward the procurement of family living goods, and he was able to invest (exclusive of the farm) or place in reserve the remaining 9 percent.

### Investments and Savings

Few items of expenditure are so indicative of a family's well-being as investments and savings. The amount of reserves upon which a family can rely in cases of emergency reveals its capacity to forego present consumption for future needs. In most level-of-living studies only passing attention has been given to the saving and investment activities of families. This is partly due to difficulty in classification. It is often impossible to differentiate between investments and expenditures for consumers' goods. This is particularly true in the case of farm families. For instance, is the purchase of a team of horses or a new mowing machine an investment? Obviously a careful and accurate analysis of farm investments requires an exacting property inventory, which would allow for an estimation of changes in net worth. The present study does not encompass a detailed inventory analysis.

Farm families included in this study either loaned or put into savings accounts an average of \$18 per family. The same amount was paid on insurance. Investments in non-farm and non-home real property, stocks and bonds, amounted to \$21. Thus, the total amount invested (exclusive of the farm) was \$57. Obviously, a farmer who buys additional farm land or pays off a part of his mortgage is also making an investment. The average amount of payments on mortgages was \$113 by the 850 farm families, and an additional \$44 was placed in reserve (Table 25). 23/

Savings and money loaned to others by the village family amounted to \$13. The average insurance payments were \$25, and \$37 went for other investments. Mortgages and other indebtedness required \$29, and \$19 was placed in reserve (Table 25).

The distribution of the money available for investment among the principal types of investments is important and a comparison of the tendencies of the open-country and village families shows some interesting variations. Both village and open-country families allocated about the same proportion of the total investments to insurance, but the open-country family put 32 percent of the total in savings accounts whereas the village family invested about 13 percent more in real property than did the farmers. 24/ The tendency of the farm

23/ This amount, if added to total cash expenditures for family living and for farm and investments, will not equal total cash income. Part of the payments on farm mortgages have been included in total value of family living and part in farm expenditures. (See discussion of Rent in Appendix, Methodological Note.)

24/ The home farm property was not included in this investment item.



family to save the actual cash is further evidenced by the relatively large amount placed in reserve (Table 25).

Table 25.- Amounts and types of investments, 850 open-country and 122 village families, Great Lakes Cut-Over Area, 1935

| Item  | Open-country families: |         | Village families |         |
|---|------------------------|---------|------------------|---------|
|   | Average                | Percent | Average          | Percent |
| Total   | \$ 56.57               | 100.0   | \$74.97          | 100.0   |
| Investments<br>(exclusive of farm):                       |                        |         |                  |         |
| Savings and loans   | 17.84                  | 31.5    | 12.53            | 16.7    |
| Insurance   | 17.93                  | 31.7    | 25.39            | 33.9    |
| Other   | 20.80                  | 36.8    | 37.05            | 49.4    |
| Funds in reserve <u>1/</u>                                | 43.83                  | -       | 19.04            | -       |
| Payments on mortgages and<br>other indebtedness <u>2/</u> | 112.74                 | -       | 28.94            | -       |

1/ Not included in total investments. See Table 24, footnote 2.

2/ Not included in total investments. A part of this amount is charged to cash cost of family living as rent equivalent or other living expenditure. (See Appendix, Methodological Note.) The remainder was charged to farm operation. Thus to add this amount to investments would result in a double counting.

## Chapter IV

### THE FAMILY

#### The Family Structure

In the analysis of the levels of living of 850 families in the Great Lakes Cut-Over Area the size and composition of the family were shown to have a definite relationship to the value of goods and services consumed. Other aspects of family composition, type, and size should be introduced, however, inasmuch as they do have some influence upon the level of living of a group of people.

#### Size of Family

The open-country family had an average of 3.9 persons, or 3.4 adult male units; the village family had 3.2 persons, or 2.7 adult male units. Correspondingly, the number of males of working age on the farm (1.4) was greater than the average number (1.0) in the village family (Table 26).

Table 26.- Average size of family and number of males of working age, by value-of-living groups, 850 open-country and 122 village families, Great Lakes Cut-Over Area, 1935

| Item                            | : | All      | Total value of family living |        |             |      |
|---------------------------------|---|----------|------------------------------|--------|-------------|------|
|                                 |   |          | Less than:                   |        |             |      |
|                                 |   |          | \$500-                       | \$750- | \$1,000 and |      |
|                                 | : | families | \$500                        | 749    | 999         | over |
| Number of persons in family:    |   |          |                              |        |             |      |
| Open country                    |   | 3.9      | 1.8                          | 3.1    | 3.8         | 4.9  |
| Village                         |   | 3.2      | 1.9                          | 3.5    | 3.1         | 4.1  |
| Adult male units per family:    |   |          |                              |        |             |      |
| Open country                    |   | 3.4      | 1.7                          | 2.6    | 3.2         | 4.2  |
| Village                         |   | 2.7      | 1.7                          | 3.0    | 2.6         | 3.5  |
| Number of males of working age: |   |          |                              |        |             |      |
| Open country                    |   | 1.4      | .9                           | 1.2    | 1.3         | 1.7  |
| Village                         |   | 1.0      | .5                           | 1.0    | .9          | 1.4  |

Approximately 6 out of 10 families in the open country and 7 out of 10 in villages were intact; that is, husband and wife were residing together as head of the household and homemaker. In the open country the proportions of intact and complete families (wife 45 years of age or over) and of intact

families not yet completed (wife not yet 45 years of age) were about the same; in the village, however, 39 percent of the families were intact and incomplete, while 32 percent were intact and completed. The number of resident adult male units in the open-country incomplete family (3.6) was virtually the same as the number in the completed family (3.7). In the village, even in terms of adult male units, the growing family was larger than the completed family (3.3 and 2.9 respectively). Because the offspring in the completed family are usually older, this type had a greater number of males of working age. The open-country completed family had 1.6 males of working age, as compared with 1.2 in the incomplete family while in the village the former averaged 1.2, and the latter 1.1 (Table 27).

There was only a slight difference between the percentage of broken families 25/ in the open country (5.3) and that in the village (7.5). In either case the proportion was relatively small. The village group contained no complex families. 26/ For the open country, complex families (intact complex and broken complex combined) comprised the smallest group, representing but 3.2 percent of all families.

A larger proportion in the village (14.1 percent) than in the open country (8.1 percent) were 1-member families. That a vast majority of these 1-member families in the village were women or men over 65 is evidenced by the very low average number of males of working age, namely, 0.2 per family. In the open country the 1-member family was usually a man under 65. Families having no man head or substitute, those with no homemaker or substitute, or those made up only of brothers and sisters residing together comprised 3.8 percent of all open-country families, and 7.5 percent of those in the village. Families of this type were larger in the village than on the farm, but those of the open country had a greater number of males of working age.

Intact and incomplete families in the village in addition to having the greatest number of members, had a total value of goods and services used (\$1,073) which was higher than the average value of family living of any other family type in this residence group. The 27 open-country complex families, averaging 2.8 persons and 0.9 males of working age, showed a total value of goods and services of \$1,369. The 343 intact and incomplete families, averaging 4.7 members and 1.2 males of working age, used goods and services valued at \$1,099. Only \$35 less, or \$1,064 was the average value of family living of the open-country intact and completed families with 1.6 males of working age.

Among open-country families the intact and completed families used food which was valued at \$475 while that consumed by the incomplete families with younger children was valued at \$466. For complex families, however, this item

25/ All families not having a husband as operator and a wife as homemaker residing together during the schedule year.

26/ Complex family - a family consisting of parents and children among whom one or more of the latter is married and has residing with him or her a spouse and/or children.



Table 27.- Value of selected items of family living, size of resident family, and number of males of working age, classified according to type of family, 850 open-country and 120 l/ village families, Great Lakes Cut-Over Area, 1935

| Item                                  | Average per family       |       |                     |          |                      |          |                        |     |                                      |     |
|---------------------------------------|--------------------------|-------|---------------------|----------|----------------------|----------|------------------------|-----|--------------------------------------|-----|
|                                       | : All families           |       | : Total : value of: |          | : Value of food      |          | : Cost : of :          |     | : Size of resident family : males of |     |
|                                       | : Number:Percent: living |       | : family :          |          | : Total : Purchased: |          | : Persons: male units: |     | : Adult : working                    |     |
|                                       | : Number:Percent: living |       | : family :          |          | : Total : Purchased: |          | : Persons: male units: |     | : Adult : working                    |     |
| Open country:                         | 850                      | 100.0 | \$1,051             | \$446 2/ | \$269                | \$177 2/ | \$88                   | 3.9 | 3.4                                  | 1.4 |
| All families                          | 345                      | 40.6  | 1,099               | 466      | 278                  | 188      | 92                     | 4.7 | 3.6                                  | 1.2 |
| Intact - not complete                 | 332                      | 39.0  | 1,064               | 475      | 296                  | 179      | 96                     | 4.0 | 3.7                                  | 1.6 |
| Intact - complete                     | 45                       | 5.3   | 927                 | 440      | 283                  | 157      | 85                     | 3.6 | 3.3                                  | 1.5 |
| Broken                                | 27                       | 3.2   | 1,369               | 537      | 336                  | 201      | 103                    | 2.8 | 2.5                                  | .9  |
| Complex - intact and broken           | 69                       | 8.1   | 506                 | 197      | 82                   | 115      | 30                     | 1.0 | 1.0                                  | .8  |
| One member                            |                          |       |                     |          |                      |          |                        |     |                                      |     |
| No substitute male head or homemaker; |                          |       |                     |          |                      |          |                        |     |                                      |     |
| or brothers and sisters               | 32                       | 3.8   | 940                 | 392      | 205                  | 187      | 78                     | 2.9 | 2.7                                  | 1.4 |
| Village:                              |                          |       |                     |          |                      |          |                        |     |                                      |     |
| All families                          | 120                      | 100.0 | 849                 | 304      | 36                   | 268      | 83                     | 3.2 | 2.7                                  | 1.0 |
| Intact - not complete                 | 47                       | 39.2  | 1,073               | 371      | 35                   | 336      | 117                    | 4.2 | 3.3                                  | 1.1 |
| Intact - complete                     | 38                       | 31.7  | 854                 | 300      | 49                   | 251      | 77                     | 3.1 | 2.9                                  | 1.2 |
| Broken                                | 9                        | 7.5   | 599                 | 255      | 43                   | 212      | 57                     | 2.3 | 2.2                                  | 1.0 |
| One member                            | 17                       | 14.1  | 368                 | 143      | 11                   | 132      | 23                     | .9  | .9                                   | .2  |
| No substitute male head or homemaker; |                          |       |                     |          |                      |          |                        |     |                                      |     |
| or brothers and sisters               | 9                        | 7.5   | 818                 | 326      | 34                   | 292      | 78                     | 3.3 | 3.0                                  | .9  |

1/ Complete data for 2 families not available.

2/ Does not include cost of producing farm food consumed. Average cost per family was 15 cents.

was valued at an average of \$537. For village intact and complete families it amounted to \$300 and for the incomplete families, \$371. Intact, complete families in both open country and village produced at home more than did the incomplete families. Similarly, with the exception of complex families, there was a tendency for the families with more males of working age to furnish a larger amount of the food consumed (Table 27).

The average expenditure for clothing by all types of families in both open country and village was correlated closely with the total value of living.

### Occupation

#### Open-Country Families

Insofar as the 850 families are representative, between 1930 and 1935 there was an increase in the number of farmers in the Great Lakes Cut-Over. Primarily, this was occasioned by a shift from non-farm to agricultural pursuits. Of the 841 male heads 555 were farm owners in 1930 and 55 were classified as farm tenants. In 1935 these 610 families were still engaged in farming and in addition 231 families (including farm laborers) who were engaged in non-farm occupations in 1930 had shifted to farm operations. In 1935, 765 (91 percent) of these operators were owners and the remainder were tenants (Table 28).

Table 28.- Open-country farm operators studied in 1935, classified by principal occupation and tenure in 1930, Great Lakes Cut-Over Area

| Principal<br>occupation and tenure<br>1930 | :Total :      |         | Farm-tenure status, 1935 |         |         |  |
|--|---------------|---------|--------------------------|---------|---------|--|
|  | :number:      |         | Owners                   |         | Tenants |  |
|  | : 1930 :      | Number: | Percent:                 | Number: | Percent |  |
| Total                                      | 841 <u>1/</u> | 765     | 100.0                    | 76      | 100.0   |  |
| Professional                               | 5             | 4       | .5                       | 1       | 1.3     |  |
| Proprietors, managers and<br>officials     | 12            | 10      | 1.3                      | 2       | 2.6     |  |
| Farm owners                                | 555           | 548     | 71.6                     | 7       | 9.2     |  |
| Farm managers                              | -             | -       | -                        | -       | -       |  |
| Farm tenants                               | 55            | 15      | 2.0                      | 40      | 52.6    |  |
| Clerks and kindred workers                 | 4             | 4       | .5                       | -       | -       |  |
| Skilled workers and foremen                | 38            | 36      | 4.7                      | 2       | 2.6     |  |
| Semi-skilled workers                       | 23            | 20      | 2.6                      | 3       | 4.0     |  |
| Unskilled workers                          | 69            | 65      | 8.5                      | 4       | 5.3     |  |
| Farm laborers                              | 29            | 22      | 2.9                      | 7       | 9.2     |  |
| Occupational status unknown                | 2             | 2       | .3                       | -       | -       |  |
| Not gainfully employed                     | 49 <u>2/</u>  | 39      | 5.1                      | 10      | 13.2    |  |

1/ The remaining 9 open-country families of the study had no male heads.

2/ Includes some persons working on the home farm for no wages.

Fifty-five operators were classified as tenants in 1930 and by 1935, 15 of these had become owners. The other new farm operators in 1935 came from all occupations. Of the 1935 owners, 8.5 percent were unskilled workers five years earlier, 4.7 percent were skilled workers, and 5.1 percent were unemployed. Five years earlier 13 percent of those who were farm tenants in 1935 had been unemployed, 9 percent had been farm laborers, and 9 percent had been farm owners. The theory that in periods of general economic depression people who have left the farms for anticipated better times in the city return to the soil when the city ceases to provide may be applied here. It is also possible that many of the families may have been residing in the same dwelling in 1935 as they were in 1930, but by 1935 were engaging in agricultural pursuits - either through selection or circumstances - sufficiently to be classified as farmers. 27/

During 1935, 44 percent of the open-country farm families reported a supplementary occupation or were accepting temporary, part-time jobs away from

Table 29.- Supplementary occupations of the male heads of 841 open-country families, Great Lakes Cut-Over Area, 1935 1/

| Supplementary occupation, 1935       | Male heads |         |
|--------------------------------------|------------|---------|
|                                      | Number     | Percent |
| Total                                | 841        | 100.0   |
| Professional                         | 4          | .5      |
| Proprietors, managers, and officials | 27         | 3.2     |
| Farm owners and managers             | 2          | .2      |
| Clerks and kindred workers           | 17         | 2.0     |
| Skilled workers                      | 41         | 4.9     |
| Semi-skilled workers                 | 36         | 4.3     |
| Unskilled workers                    | 186        | 22.1    |
| Farm laborers                        | 16         | 1.9     |
| Unknown                              | 37         | 4.4     |
| No supplementary occupation          | 475        | 56.5    |

1/ The remaining 9 open-country families of the study had no male head.

27/ The shift to agriculture was most important in the Great Lakes States Cut-Over, both from the standpoint of the number of families involved and the percentage increase in the number of farmers in the group. Most of the shifts were because of unemployment in their usual jobs. Some of these families already owned land which was farmed by their families while the family head worked elsewhere. Since he had lost the job that was the chief source of family income, he was classified as a farmer. The "farm" which was formerly only an incidental source of income - a place to live, to grow a garden or truck patch, and perhaps to pasture a cow or two and to raise a few chickens - became the family's sole source of income and subsistence. Some of the families did not own any land but were farming land that belonged to others without the knowledge or permission of the owners. Squatters, if they were farming, were classified occupationally as farm owners.



the home farm. Over one-half of those reporting the supplementary employment were classified as unskilled workers. Others were operating a store or a filling station, and 5 percent of the farm operators were engaged in supplementary occupations which were classified as skilled. It is possible that by 1935 they were finding part-time work in their old occupations (Table 29).

### Village Families

In 1935, 21 percent of the village male heads were unemployed. Of those gainfully employed there was no concentration in any specific occupational group since 20 percent were classified as unskilled workers, 18 percent were proprietors, managers and officials, and 14 percent were clerks or kindred workers (Table 30).

Table 30.- Occupations of the male heads of 113 village families, Great Lakes Cut-Over Area, 1930 and 1935 <sup>1/</sup>

| Occupation and tenure<br>of male head   | 1930   |         | 1935   |         |
|---|--------|---------|--------|---------|
|   | Number | Percent | Number | Percent |
| Total                                   | 113    | 100.0   | 113    | 100.0   |
| Professional                            | 1      | .9      | 7      | 6.2     |
| Proprietors, managers, and<br>officials | 20     | 17.7    | 20     | 17.7    |
| Farm owners and managers                | 6      | 5.3     | 2      | 1.8     |
| Farm tenants                            | 3      | 2.7     | -      | -       |
| Clerks and kindred workers              | 16     | 14.2    | 16     | 14.2    |
| Skilled workers                         | 12     | 10.6    | 12     | 10.6    |
| Semi-skilled workers                    | 12     | 10.6    | 8      | 7.1     |
| Unskilled workers                       | 15     | 13.3    | 22     | 19.5    |
| Farm laborers                           | 3      | 2.6     | 2      | 1.8     |
| Not gainfully employed                  | 25     | 22.1    | 24     | 21.1    |

<sup>1/</sup> The remaining 9 village families of the study had no male head.

Between 1930 and 1935 there was some occupational shifting but there were relatively few changes in the proportions of the male heads engaged in any given occupation. There was a gain by 1935 in the proportion classified as professional persons and in the unskilled labor class. A smaller proportion of the village male heads were farm owners and semi-skilled workers in 1935 as compared with 1930. Approximately 3 percent were farm tenants in 1930 but in 1935 none were so classified.

### Leaving Home and Getting Married

As it is difficult to measure the factors influencing offspring to leave or to remain at home, such factors and their relative importance must, for the

most part, be a matter of conjecture. The offspring leaves the parental home to accept employment elsewhere and perhaps to form a home of his or her own. Apparently, however, in the Cut-Over Area residence in the open country or residence in the village has no influence upon the age at which the offspring leave home. On the average the male offspring in each type of residence left home when they were 21 years old, while the female offspring were 2 years younger when they left. Males who were heads of families in 1935 had left their parental homes at an average of 20 years of age and the homemakers at the age of 19 years, the same age at which their daughters tended to leave (Table 31).

Table 31.- Average age when first left home and age when first married, parents and offspring, by sex and residence, 350 open-country and 122 village families, Great Lakes Cut-Over Area, 1935

| Item           | Open country |        | Village |        |
|----------------|--------------|--------|---------|--------|
|                | Male         | Female | Male    | Female |
|                |              |        |         |        |
| Age left home: |              |        |         |        |
| Parents        | 20.0         | 19.2   | 20.0    | 19.2   |
| Offspring      | 20.9         | 19.1   | 21.0    | 19.1   |
| Age married:   |              |        |         |        |
| Parents        | 26.9         | 22.4   | 27.6    | 22.6   |
| Offspring      | 25.7         | 20.9   | 25.5    | 21.1   |

Although in both open country and village the same average age was reported by parents and by their offspring in stating when they left home, the latter were marrying at an earlier age. Male and female offspring in each residence group were marrying when approximately 26 and 21 years of age, respectively. Male parents in the open-country group had married when they were 27 years old and their wives when 22 years old. In the village the male parents had been 28 years old at time of marriage, and their wives 23 years old.

#### Mobility of the Offspring

A relatively large proportion of the offspring of Cut-Over open-country and village families in the present study had left home. A larger proportion of the village than of the open-country offspring, and more females than males, were making their homes away from those of their parents. In the open country, 32 percent and in the villages 40 percent of the male children were not in the parental home at the time of the survey. Of the female children 40 and 57 percent in the open country and village, respectively, had left home by 1935 (Table 32).

A larger proportion of the open country than of the village offspring may be considered too young to have left the parental home. In 1935, 40 percent of

the male and 45 percent of the female offspring in the open-country groups were less than 17 years of age. In the village, however, 35 percent and 27 percent of the males and females, respectively, were less than 17 years old.

Table 32.- Place of residence of offspring over 16, open-country and village families of the study, Great Lakes Cut-Over Area, 1935

| Item                    | Percentages  |        |         |        |
|-------------------------|--------------|--------|---------|--------|
|                         | Open country |        | Village |        |
|                         | Male         | Female | Male    | Female |
| All offspring           | 51.8         | 48.2   | 52.7    | 47.3   |
| In parental home        | 68.1         | 59.7   | 59.9    | 42.7   |
| Substitute male head    | 8.8          | -      | 9.0     | -      |
| Not in parental home    | 31.9         | 40.3   | 40.1    | 57.3   |
| County of survey        | 33.5         | 44.2   | 37.2    | 25.6   |
| Adjacent county         | 5.0          | 9.4    | 4.4     | 7.0    |
| Other counties of State | 15.4         | 16.4   | 23.9    | 32.6   |
| Adjacent State          | 13.2         | 12.9   | 9.0     | 18.7   |
| Other States            | 8.8          | 9.9    | 7.5     | 5.8    |
| Foreign countries       | 1.2          | 1.5    | 1.5     | -      |
| Unknown                 | 9.1          | 5.7    | 7.5     | 10.3   |

Comparisons with a study of open-country and village families in six selected South Dakota counties indicate that the South Dakota offspring were more frequently found at home during 1935 than was the case in the families studied in the Cut-Over Area. <sup>28/</sup> Sixty-eight percent of the male and 60 percent of the female children in this study were at the parental home at the time of the study, while for South Dakota the proportions were 80 and 73 respectively. For both males and females of the Cut-Over and South Dakota, there were relatively fewer offspring in the village parental homes than was true for the open-country homes. Sixty percent of the males and 43 percent of the females were at village parental homes studied in the Cut-Over. For the South Dakota families the comparative proportions were 71 for the males and 65 for the females.

Of those open-country offspring in the Cut-Over sample areas who had left home, 39 percent of the males and 44 percent of the females were living in the county in which the survey was made or the same county as the parents. For the village offspring these proportions were 37 percent for the males and

<sup>28/</sup> Kunlien, W. F., and others, The Standard of Living of Farm and Village Families in Six South Dakota Counties, 1935, Bull. No. 320, Agr. Exp. Sta., Brookings, March 1938.



26 percent for the females. From this it may be inferred that the farm holds more of its children in the vicinity, either through opportunity or circumstances, than the village. Most of the remainder of the offspring who had left the parental home were either in other counties of the home State or in a State adjacent to the one in which the family lived at the time of the interview. A greater proportion of male offspring in the open country than in the villages had moved to other States.

### Formal Education

Is there any relationship between the value of goods and services consumed by a family and the amount of formal education which the male head and homemaker have attained? Do the village inhabitants, perhaps because of greater educational facilities, secure a larger amount of formal education than those in the open country? What is the progress of the children of the Cut-Over Area in securing formal schooling?

Open-country male heads had completed an average of 6.1 grades in school while those in the village had completed 6.8 grades. The average number of grades which the open-country homemakers had finished was 6.4 while village homemakers had completed 8.2 grades. In each residence group a positive correlation existed between the total value of family living and the average number of school grades completed by the male heads. With the exception of those open-country families with a total value of living of less than \$500, the homemakers had completed a greater number of school grades than the male head. Neither the male head nor the homemaker in the open country had completed more than the seventh grade. Only village male heads in the total value of family living group of \$1,000 and over had gone beyond the eighth grade, but village homemakers in all groups above \$500 had had some high-school training (Table 33).

Table 33 - Highest school grade completed by male head and homemaker, by value-of-living groups, 850 open-country and 122 village families, Great Lakes Cut-Over Area, 1935

| Value-of-living groups | Average grades completed |           |           |           |
|------------------------|--------------------------|-----------|-----------|-----------|
|                        | Open country             |           | Village   |           |
|                        | Male head                | Homemaker | Male head | Homemaker |
| All families           | 6.1                      | 6.4       | 6.8       | 8.2       |
| Less than \$500        | 5.3                      | 5.4       | 4.5       | 5.7       |
| \$500 - 749            | 6.0                      | 7.0       | 6.5       | 9.6       |
| \$750 - 999            | 6.3                      | 6.8       | 8.0       | 8.6       |
| \$1,000 and over       | 6.3                      | 6.7       | 8.5       | 9.1       |

Perhaps the best indication of the progress of the children in securing a formal education may be ascertained from the proportion of the children who



have completed the normal school grade for their ages. Assuming that all children begin the first grade of school at the age of 6 years and that each year thereafter the educational attainment is advanced by one school grade, the progress may be ascertained. 29/ On this basis a greater proportion of the open-country children 10 to 12 years of age and in school in 1935 were found to be advanced (by one grade above the normal) than were retarded or in a normal grade. 30/

Whereas of the open-country male offspring 13 and 14 years old the greatest proportion were in the normal grade for their age, the majority of those 15 years old were retarded. For the female offspring the retardation was relatively inconspicuous in all age groups. It appears that the progress of most male children is slower after the age of 12 years. No doubt it is at approximately this age that the boy can be of great material aid to the family in securing the family income. Thus his school attendance may become irregular as he remains at home to work on the farm or to accept other employment (Table 34).

Perhaps because of advancement in educational methods and facilities younger children in most sections of the country have completed more school grades than older persons. As a partial determinant of the extent to which this is true for the Cut-Over, offspring not in school in 1935 were classified into two groups - those born before 1900 and those born after 1900 but over 6 years of age.

Approximately 99 percent of all open-country children not in school in 1935 had at some time attended school; perhaps some of those reporting no attendance in 1935 had never enrolled. With the exception of daughters over

29/ Part-time Farming in the Southeast, Research Monograph IX, Division of Social Research, Works Progress Administration, Washington, D. C., 1937, p. 64.

The following age-grade schedule was taken as normal in the computation of retardation:

| Age      | Last grade completed<br>in school |
|----------|-----------------------------------|
| 7 years  | 1                                 |
| 8 years  | 2                                 |
| 9 years  | 3                                 |
| 10 years | 4                                 |
| 11 years | 5                                 |
| 12 years | 6                                 |
| 13 years | 7                                 |
| 14 years | 8                                 |
| 15 years | 9                                 |
| 16 years | 10                                |

A child who had not completed the specified number of grades for his age level was considered retarded.

30/ Retardation was not computed for village children because of the limited number.

Table 34.- Percentages, below, in, and above normal school grade for their age in 1935, 381 male and 417 female open-country offspring, Great Lakes Out-Over Area

| Age in years,<br>1935 1/ | Percentages                     |                                 |                                 |      |                                 |                                 |                                 |      |
|--------------------------|---------------------------------|---------------------------------|---------------------------------|------|---------------------------------|---------------------------------|---------------------------------|------|
|                          | Male offspring                  |                                 |                                 |      | Female offspring                |                                 |                                 |      |
|                          | : Below :                       | In :                            | Above :                         |      | : Below :                       | In :                            | Above :                         |      |
|                          | : Age dis-:normal:normal:normal | : Age dis-:normal:normal:normal | : Age dis-:normal:normal:normal |      | : Age dis-:normal:normal:normal | : Age dis-:normal:normal:normal | : Age dis-:normal:normal:normal |      |
|                          | :tribution:grade :grade :grade  | :tribution:grade :grade :grade  | :tribution:grade :grade :grade  |      | :tribution:grade :grade :grade  | :tribution:grade :grade :grade  | :tribution:grade :grade :grade  |      |
| 7 - 9 2/                 | 29.7                            | -                               | 100.0                           | -    | 30.0                            | -                               | 100.0                           | -    |
| 10                       | 10.0                            | 12.8                            | 35.9                            | 51.3 | 9.6                             | 7.5                             | 27.5                            | 65.0 |
| 11                       | 8.4                             | 9.1                             | 30.3                            | 60.0 | 7.4                             | 10.1                            | 38.7                            | 45.2 |
| 12                       | 9.7                             | 18.4                            | 39.5                            | 48.1 | 10.8                            | 11.1                            | 33.3                            | 55.6 |
| 13                       | 10.7                            | 31.0                            | 38.0                            | 31.0 | 5.7                             | 20.8                            | 33.3                            | 45.9 |
| 14                       | 9.7                             | 26.3                            | 42.1                            | 31.0 | 11.5                            | 12.5                            | 43.8                            | 43.7 |
| 15                       | 6.4                             | 44.0                            | 32.0                            | 24.0 | 8.2                             | 26.5                            | 41.2                            | 32.3 |
| 16 - 17                  | 10.0                            | 30.5                            | 41.0                            | 20.5 | 10.1                            | 21.4                            | 59.5                            | 19.1 |

1/ Incomplete data for 5.4 percent of male, and 6.7 percent of female, offspring 18 or more years of age.

2/ Tabulation did not permit year-by-year break-down; hence all were considered to be in the normal grades for their ages.

35 years of age, all village offspring had attended grade school. Of the village and open-country offspring who had attended, a greater proportion of those under 35 years of age had completed grade school than those who were past that age. A greater proportion of the females than the males, in both age groups, had completed grade school. Perhaps because of greater educational facilities in the village than in the open country a larger proportion of village offspring (except for males under 35) had completed grade school. Similarly, more of the younger children than of those over 35 years of age in 1935 had entered and graduated from high school. As in the grade school a high school education had been secured by a larger proportion of the female than of the male children and by a larger proportion in villages than in the open country. Thirty-eight percent of the village males under 35 in 1935 had graduated from high school as compared with 17 percent in the open country (Table 35).

The proportion of sons attending college was greater in the older age group while for daughters the situation was reversed. No village offspring had graduated from a college.

Table 35.- Extent of formal education of Cut-Over offspring over 6 years of age but not in school, by age, 1935

| Highest grade attained | Percentages                |                           |                            |                           |
|------------------------|----------------------------|---------------------------|----------------------------|---------------------------|
|                        | Male                       |                           | Female                     |                           |
|                        | Under 35 :<br>years of age | Over 35 :<br>years of age | Under 35 :<br>years of age | Over 35 :<br>years of age |
| Open country:          |                            |                           |                            |                           |
| Number of offspring    | 665 <u>1/</u>              | 133                       | 571 <u>2/</u>              | 107 <u>3/</u>             |
| Grade school:          |                            |                           |                            |                           |
| Attended               | 99.4                       | 99.2                      | 98.6                       | 99.1                      |
| Graduated              | 85.6                       | 67.7                      | 90.9                       | 73.8                      |
| High school:           |                            |                           |                            |                           |
| Attended               | 32.2                       | 18.1                      | 47.5                       | 20.5                      |
| Graduated              | 17.0                       | 12.1                      | 28.4                       | 15.9                      |
| College:               |                            |                           |                            |                           |
| Attended               | 4.1                        | 5.3                       | 12.5                       | 7.5                       |
| Graduated              | 1.7                        | 3.0                       | 1.6                        | .9                        |
| Village:               |                            |                           |                            |                           |
| Number of offspring    | 53                         | 32                        | 61                         | 39                        |
| Grade school:          |                            |                           |                            |                           |
| Attended               | 100.0                      | 100.0                     | 100.0                      | 97.4                      |
| Graduated              | 83.0                       | 71.9                      | 91.8                       | 76.9                      |
| High school:           |                            |                           |                            |                           |
| Attended               | 56.6                       | 43.8                      | 63.9                       | 46.1                      |
| Graduated              | 37.7                       | 15.6                      | 54.1                       | 25.6                      |
| College:               |                            |                           |                            |                           |
| Attended               | 3.8                        | 6.3                       | 23.9                       | 15.4                      |
| Graduated              | -                          | -                         | -                          | -                         |

1/ Excludes 3 not reported.

2/ Excludes 3 not reported.

3/ Excludes 1 not reported.

The educational attainments of the offspring under 35 years of age but not in school in 1935 were similar to those of the owner families in six selected South Dakota counties. In villages a greater proportion of the offspring of interviewed families in the Cut-Over had attended high school than of those in the six counties of South Dakota. In the open country of the latter, approximately 2 percent more of the males had attended high school than of those in the Cut-Over but 12 percent more of the Cut-Over female offspring had attended high school than in South Dakota (Table 36).



Table 36.- Percentages of offspring under 35 and not in school who have attended high school, families in six South Dakota counties, and 850 open-country and 122 village families in the Great Lakes Cut-Over Area, 1935

| Sex <u>1/</u> | Percentages of children who attended high school |         |               |         |
|---------------|--|---------|---------------|---------|
|               | Six South Dakota                                 |         | Great Lakes   |         |
|               | counties <u>2/</u>                               |         | Cut-Over Area |         |
|               | Open country                                     | Village | Open country  | Village |
| Male          | 33.8   | 45.8    | 32.2          | 56.6    |
| Female        | 35.5   | 56.5    | 47.5          | 63.9    |

1/ Kumlien, Loomis, and others, op. cit., Table 16.

2/ Only owners are included.

#### Current Reading Material in the Homes

Cultural attainments of a group of people may also be registered in the reading activities of the individuals. Sometimes the presence of current newspapers and magazines in the homes may reflect the formal education of the people. While the study cannot measure or record the time spent by the people of the Cut-Over Area in reading, a partial index may exist in the proportion of the homes subscribing to some form of current reading material. In isolated sections of the country, library facilities are absent or are so limited that it becomes necessary for the families to rely upon their own subscriptions if they are to have current reading material (Table 37).

Fifteen percent of the open-country families and 25 percent of the village families did not subscribe to a newspaper of any kind. Twenty-nine percent of the open-country families subscribed only to a daily paper while 11 percent had only a weekly paper. One daily paper alone was found in 24 percent of the village homes and 18 percent had only a weekly. The remainder of the homes, reporting types of subscriptions, in both open country (34 percent) and village (28 percent) had combinations of two or more current newspapers.

In the homes of the Cut-Over Area current magazine subscriptions were less frequently found than newspaper subscriptions. Forty-three percent of the open-country families and 54 percent of the village families did not subscribe to a magazine. Farm magazines were the important type for the farm families while domestic magazines were important for the village families. Combinations of several types of magazines were relatively important in both residence groups.

Table 37.- Percentages of families subscribing to current reading material, by type and residence, Great Lakes Cut-Over Area, 1935

| Type of subscription   | Percentages subscribing |                  |
|------------------------|-------------------------|------------------|
|                        | Open-country families   | Village families |
| Newspapers             | 100.0                   | 100.0            |
| None                   | 15.2                    | 25.0             |
| One weekly             | 10.6                    | 18.3             |
| Two weeklies           | 2.7                     | 1.7              |
| One daily              | 29.1                    | 24.2             |
| Two dailies            | 3.6                     | .8               |
| Combination of -       |                         |                  |
| Two                    | 19.5                    | 20.8             |
| Three                  | 8.1                     | 5.0              |
| One other              | .6                      | -                |
| Not reported           | 10.6                    | 4.2              |
| Magazines              | 100.0                   | 100.0            |
| None                   | 43.3                    | 54.1             |
| One farm               | 14.9                    | 6.7              |
| Two farm               | 8.1                     | .8               |
| One domestic <u>1/</u> | 2.7                     | 10.7             |
| Two domestic           | .1                      | 1.7              |
| One religious          | .1                      | -                |
| Two religious          | .6                      | 1.7              |
| Combination of -       |                         |                  |
| Two                    | 7.2                     | 6.7              |
| Three                  | 11.3                    | 6.7              |
| Four or more           | 9.3                     | 8.4              |
| One other <u>2/</u>    | 1.9                     | 2.5              |

1/ Domestic - woman, home, child.

2/ Weekly news, discussion, quality group, etc.

## Chapter V

### SUMMARY

(1) This study attempted to depict the levels of living of families residing in the Great Lakes Out-Over Area, commonly designated as one of the problem areas of the United States. Family-living schedules were secured from 350 open-country and 122 village families in 10 counties of Wisconsin, Minnesota, and Michigan.

(2) The index used in portraying the levels of living in this report was the total value of living or the value of goods and services consumed by the families. The average value of all family-living goods and services used by the 350 open-country families was \$1,031, of which 59.5 percent was purchased. The average value of family living of the 122 village families was \$851, of which 85.5 percent was purchased.

(3) The average value of housing and maintenance of the open-country families was \$266 or 26 percent of the total value of family living. Village families reported an average of \$236 for housing and maintenance or 28 percent of the total family living.

(4) The average value of food used by the open-country and village families was \$446 and \$306, respectively. In the case of the open-country families food represents 43 percent of the total value of living, of which 60 percent was produced on the farm. Food represents 36 percent of the total value of living for the village families; 88 percent of all food was purchased.

(5) The open-country family allocated 9 percent of the total value of family living (\$93) for the purchase of clothing. Families in the village spent 10 percent of the total (\$83) for wearing apparel.

(6) Village families spent an average of \$45 for health, births, and deaths, while farm families spent approximately \$6 less for the same purpose.

(7) Open-country families expended an average of \$17 for social participation and recreation, \$6 for formal education, and \$5 for the acquisition of current reading material. The average expenditure for social participation and recreation by the village family was \$18 while \$9 was spent for formal education, and \$7 for current reading material.

(8) The open-country family spent an average of \$97 for maintenance of an automobile while the village family spent \$66.

(9) There is a positive correlation between the size of the farm enterprise and the total value of family living.

(10) The average investment (other than the home farm) of the open country and village was \$57 and \$75, respectively.



(11) Insofar as the 850 open-country families are representative, there was a shift from non-farm to farm operations between 1930 and 1935 in the Cut-Over Area.

(12) During 1935, 44 percent of the farm operators reported supplementary occupations, principally in jobs which required unskilled labor.

(13) The average size of the open-country family was 3.9 persons while the village family was slightly smaller with 3.2 persons.

(14) Formal educational attainments of the male heads and homemakers were, on the average, slightly higher in the village than in the open country.

(15) Open-country and village homemakers had completed 6.4 and 8.2 school grades; open country and village male heads, 6.1 and 6.8 grades.

(16) Of the open-country families, 74 percent reported subscriptions to one or more newspapers, but only 57 percent reported magazine subscriptions. In the village group, 71 percent reported subscriptions to newspapers, while 46 percent subscribed to magazines.

Appendix

SUPPLEMENTARY TABLES

Table 38.- Average value of family living and distribution among principal groups of goods and services consumed, 850 open-country and 122 village families, Great Lakes Out-Over, 1935

| Item                    | : Average value |           | : Percentage   |           | : Average value per |           |
|-------------------------|-----------------|-----------|----------------|-----------|---------------------|-----------|
|                         | : per family    |           | : distribution |           | : adult male unit   |           |
|                         | : Open          | :         | : Open         | :         | : Open              | :         |
|                         | : country       | : Village | : country      | : Village | : country           | : Village |
| Value of family living: |                 |           |                |           |                     |           |
| Total                   | \$1,030.59      | \$851.21  | 100.0          | 100.0     | \$306.04            | \$311.67  |
| Furnished               | 417.57          | 97.97     | 40.5           | 11.5      | 124.00              | 35.87     |
| Purchased               | 613.02          | 753.24    | 59.5           | 88.5      | 182.04              | 275.80    |
| Housing and maintenance | 265.63          | 236.23    | 25.8           | 27.7      | 78.88               | 86.49     |
| Furnished               | 148.96          | 62.16     | 56.1           | 26.3      | 44.23               | 22.76     |
| Purchased               | 116.67          | 174.07    | 43.9           | 73.7      | 34.65               | 63.73     |
| Food                    | 446.03          | 305.94    | 43.3           | 35.9      | 132.46              | 112.02    |
| Furnished               | 268.61          | 35.81     | 60.2           | 11.7      | 79.77               | 13.11     |
| Purchased               | 177.42          | 270.13    | 39.8           | 88.3      | 52.69               | 98.91     |
| Clothing                | 88.21           | 83.08     | 8.5            | 9.8       | 26.19               | 30.42     |
| Health, births, deaths  | 38.69           | 45.26     | 3.8            | 5.3       | 11.49               | 16.57     |
| Advancement             | 27.72           | 33.94     | 2.7            | 4.0       | 8.23                | 12.43     |
| Automobile              | 97.39           | 66.23     | 9.4            | 7.8       | 28.92               | 24.25     |
| Incidentals and Other   | 66.92           | 80.53     | 6.5            | 9.5       | 19.87               | 29.49     |

Table 39.- Average value of principal groups of goods and services consumed, by size of farm, 850 open-country families, Great Lakes Cut-Over Area, 1935

| Size of farm in acres | Families | Num-ber | Per-cent | Averages               |        |            |         |       |              |        |      |        |       |
|-----------------------|----------|---------|----------|------------------------|--------|------------|---------|-------|--------------|--------|------|--------|-------|
|                       |          |         |          | Value of family living |        |            |         |       | Housing: and |        |      |        |       |
|                       |          |         |          | Total                  | Nished | Pur-chased | tenance | Food  | ing          | deaths | ment | mobile | Other |
| Total                 | 850      | 100.0   |          | \$1,031                | \$418  | \$613      | \$266   | \$446 | \$88         | \$39   | \$28 | \$97   | \$67  |
| Under 10              | 15       | 1.8     |          | 838                    | 301    | 537        | 177     | 387   | 97           | 26     | 20   | 85     | 46    |
| 10 - 19               | 15       | 1.8     |          | 796                    | 277    | 519        | 193     | 365   | 89           | 32     | 12   | 71     | 34    |
| 20 - 49               | 213      | 25.0    |          | 860                    | 349    | 511        | 198     | 418   | 76           | 27     | 24   | 75     | 42    |
| 50 - 99               | 254      | 29.9    |          | 999                    | 420    | 579        | 269     | 430   | 86           | 38     | 26   | 79     | 71    |
| 100 - 174             | 252      | 29.6    |          | 1,105                  | 457    | 648        | 304     | 465   | 94           | 39     | 29   | 103    | 71    |
| 175 - 259             | 69       | 8.1     |          | 1,313                  | 482    | 831        | 321     | 518   | 103          | 51     | 38   | 156    | 126   |
| 260 and over 1/       | 32       | 3.8     |          | 1,422                  | 525    | 897        | 346     | 519   | 98           | 101    | 45   | 241    | 72    |

1/ One family in this group reported 4.8 persons, a total value of living of \$4,226, \$1,606 spent for health, and \$1,352 for automobiles. Eliminate this family, and the remaining 31 average a total value of \$1,331, health \$53, and automobile \$205.

Table 40.- Percentage distribution of total value of family living among principal groups of goods and services, by size of farm, 850 open-country families, Great Lakes Cut-Over Area, 1935

| Size of farm in acres | Families | Num-ber | Per-cent | Percentages            |        |            |         |      |              |        |      |         |       |
|-----------------------|----------|---------|----------|------------------------|--------|------------|---------|------|--------------|--------|------|---------|-------|
|                       |          |         |          | Value of family living |        |            |         |      | Housing: and |        |      |         |       |
|                       |          |         |          | Total                  | Nished | Pur-chased | tenance | Food | ing          | deaths | ment | mobile  | Other |
| Total                 | 850      | 100.0   |          | 100.0                  | 40.5   | 59.5       | 25.8    | 43.3 | 8.6          | 3.7    | 2.7  | 9.4     | 6.5   |
| Under 10              | 15       | 1.8     |          | 100.0                  | 36.0   | 64.0       | 21.1    | 46.1 | 11.6         | 3.1    | 2.4  | 10.2    | 5.5   |
| 10 - 19               | 15       | 1.8     |          | 100.0                  | 34.8   | 65.2       | 24.3    | 45.8 | 11.1         | 4.1    | 1.5  | 8.9     | 4.3   |
| 20 - 49               | 213      | 25.0    |          | 100.0                  | 40.6   | 59.4       | 23.0    | 48.6 | 8.9          | 3.1    | 2.8  | 8.7     | 4.9   |
| 50 - 99               | 254      | 29.9    |          | 100.0                  | 42.0   | 58.0       | 26.9    | 43.1 | 8.6          | 3.8    | 2.6  | 7.9     | 7.1   |
| 100 - 174             | 252      | 29.6    |          | 100.0                  | 41.3   | 58.7       | 27.5    | 42.1 | 8.5          | 3.5    | 2.6  | 9.4     | 6.4   |
| 175 - 259             | 69       | 8.1     |          | 100.0                  | 36.7   | 63.3       | 24.4    | 39.5 | 7.8          | 3.9    | 2.9  | 11.9    | 9.6   |
| 260 and over          | 32       | 3.8     |          | 100.0                  | 36.9   | 63.1       | 24.3    | 36.6 | 6.9          | 7.1 1/ | 3.1  | 16.9 1/ | 5.1   |

1/ Elimination of one family reduces the percentage for health to 4.0, for automobile to 15.4. See footnote, Table 39.



Table 41.- Average amount and principal sources of cash receipts, by size of farm, 850 open-country and 122 village families, Great Lakes Cut-Over Area, 1935 <sup>1/</sup>

| Residence and acres operated | Families | Average size in persons | Averages                   |                   |                |                      |         |          |                            |                   |                |                      |
|------------------------------|----------|-------------------------|----------------------------|-------------------|----------------|----------------------|---------|----------|----------------------------|-------------------|----------------|----------------------|
|                              |          |                         | Receipts from sale of farm | Wages of Operator | Other receipts | Boarders and lodgers | Cash    | Other    | Receipts from sale of farm | Wages of Operator | Other receipts | Boarders and lodgers |
|                              |          |                         | Total                      | Products          | Other          | and                  |         |          | Total                      | Products          | Other          | and                  |
|                              |          |                         |                            | 2/                | 3/             | 5/                   |         |          |                            | 2/                | 3/             | 5/                   |
| Village                      | 122      | 100.0                   | 3.2 \$                     | 847.11 \$         | 22.86          | \$369.91             | \$72.43 | \$319.13 | \$37.72                    | \$18.40           | \$ 6.66        |                      |
| Open country                 | 850      | 100.0                   | 3.9                        | 1,082.00          | 701.74         | 165.78               | 38.00   | 94.39    | 7.94                       | 69.04             | 5.11           |                      |
| Under 10 5/10                | 15       | 1.8                     | 4.1                        | 655.80            | 207.87         | 347.40               | 5.27    | 69.13    | 7.20                       | -                 | 18.93          |                      |
| 10 - 19                      | 15       | 1.8                     | 3.2                        | 572.13            | 119.67         | 358.86               | 41.40   | 36.67    | -                          | 6.67              | 8.86           |                      |
| 20 - 49                      | 213      | 25.0                    | 3.6                        | 714.10            | 301.95         | 262.49               | 47.69   | 57.56    | 2.85                       | 32.48             | 9.08           |                      |
| 50 - 99                      | 254      | 29.9                    | 3.9                        | 984.44            | 632.44         | 133.54               | 47.57   | 84.50    | 3.70                       | 78.89             | 3.80           |                      |
| 100 - 174                    | 252      | 29.6                    | 4.1                        | 1,238.64          | 901.17         | 119.83               | 29.08   | 114.49   | 12.26                      | 58.17             | 3.64           |                      |
| 175 - 259                    | 69       | 8.1                     | 4.4                        | 1,819.35          | 1,309.90       | 123.68               | 16.07   | 137.92   | 4.50                       | 225.71            | 1.57           |                      |
| 260 and over                 | 32       | 3.8                     | 3.9                        | 1,920.53          | 1,535.34       | 54.88                | 29.06   | 204.88   | 52.84                      | 43.53             | -              |                      |

1/ Cash receipts as here used do not conform to the standard concept of cash receipts. Loans have been included in order to make this section of the report conform with the separate analysis of the seven Resettlement communities on which the families utilized, to a large degree, borrowed money for family-living expenditures.

2/ Includes Agricultural Adjustment Administration payments.

3/ Composed of receipts from others not living in the family, net profits from other than farm business or from farms rented to others or other real property, income from monetary legacies or gifts, interest on dividends, insurance income, net profit from personal property, and all other cash receipts of all members of the family.

4/ Includes rural-rehabilitation advances, seed loans, and other relief.

5/ Under 3 acres - 5 cases; under 9 acres - 10 cases.

Table 42.- Percentage distribution of cash receipts and principal sources of receipts, by size of farm, 850 open-country and 122 village families, Great Lakes Cut-Over Area, 1935 <sup>1</sup>/<sub>1</sub>

| Residence and acres operated :       | Families : | Number : | Percent : | Percentages |                              |                    |                     |                   |                 |               |     |  |  |
|--------------------------------------|------------|----------|-----------|-------------|------------------------------|--------------------|---------------------|-------------------|-----------------|---------------|-----|--|--|
|                                      |            |          |           | Total :     | Receipts from sale of farm : | Wages of - :       | Other receipts 3/ : | Boards : and 4/ : | Bor- : and 4/ : | Cash : relief |     |  |  |
|                                      |            |          |           |             | products 2/ :                | Operator members : |                     | lodgers :         |                 |               |     |  |  |
| Village                              | 122        | 100.0    | 100.0     | 100.0       | 2.7                          | 43.7               | 8.6                 | 37.7              | 4.4             | 2.2           | 0.8 |  |  |
| Open country                         | 850        | 100.0    | 100.0     | 100.0       | 64.9                         | 15.3               | 3.5                 | 8.7               | .7              | 6.4           | .5  |  |  |
| Under 10 <sup>5</sup> / <sub>1</sub> | 15         | 1.8      | 100.0     | 100.0       | 31.7                         | 53.0               | .8                  | 10.5              | 1.1             | -             | 2.9 |  |  |
| 10 - 19                              | 15         | 1.8      | 100.0     | 100.0       | 20.8                         | 62.7               | 7.2                 | 6.4               | -               | 1.2           | 1.6 |  |  |
| 20 - 49                              | 213        | 25.0     | 100.0     | 100.0       | 42.3                         | 36.8               | 6.7                 | 8.0               | .4              | 4.5           | 1.3 |  |  |
| 50 - 99                              | 254        | 29.9     | 100.0     | 100.0       | 64.2                         | 13.6               | 4.8                 | 8.6               | .4              | 8.0           | .4  |  |  |
| 100 - 174                            | 252        | 29.6     | 100.0     | 100.0       | 72.8                         | 9.7                | 2.3                 | 9.2               | 1.0             | 4.7           | .3  |  |  |
| 175 - 259                            | 69         | 8.1      | 100.0     | 100.0       | 72.0                         | 6.8                | .9                  | 7.6               | .2              | 12.4          | .1  |  |  |
| 260 and over                         | 32         | 3.8      | 100.0     | 100.0       | 79.9                         | 2.9                | 1.5                 | 10.7              | 2.7             | 2.3           | -   |  |  |

<sup>1</sup>/<sub>1</sub> Cash receipts as here used do not conform to the standard concept of cash receipts. Loans have been included in order to make this section of the report conform with the separate analysis of the seven Re-settlement communities on which the families utilized, to a large degree, borrowed money for family-living expenditures.

<sup>2</sup>/<sub>2</sub> Includes Agricultural Adjustment Administration payments.

<sup>3</sup>/<sub>3</sub> Composed of receipts from others not living in the family, net profits from other than farm business or from farms rented to others, or other real property, income from monetary legacies or gifts, interest on dividends, insurance income, net profit from personal property, and all other cash receipts of all members of the family.

<sup>4</sup>/<sub>4</sub> Includes rural-rehabilitation advances, seed loans, and other relief.

<sup>5</sup>/<sub>5</sub> Under 3 acres - 5 cases; under 9 acres - 10 cases.

Table 43.- Average value of goods and services consumed per adult male unit, by size of family, 850 open-country and 122 village families, Great Lakes Cut-Over Area, 1935

| Item                     | Average value per adult unit |               |               |               |
|--------------------------|------------------------------|---------------|---------------|---------------|
|                          | Open country                 |               | Village       |               |
|                          | Small                        | Large         | Small         | Large         |
|                          | : families 1/                | : families 2/ | : families 1/ | : families 2/ |
| Value of family living:  |                              |               |               |               |
| Total                    | \$363.77                     | \$244.27      | \$365.17      | \$211.08      |
| Furnished                | 147.43                       | 98.93         | 44.14         | 20.27         |
| Purchased                | 216.34                       | 145.34        | 321.03        | 190.81        |
| Housing and maintenance  | 99.05                        | 57.47         | 107.89        | 46.27         |
| Furnished                | 57.83                        | 29.88         | 29.36         | 10.31         |
| Purchased                | 41.22                        | 27.59         | 78.53         | 35.96         |
| Food                     | 150.71                       | 112.67        | 128.42        | 81.18         |
| Furnished                | 89.60                        | 69.05         | 14.78         | 9.96          |
| Purchased                | 61.11                        | 43.62         | 113.64        | 71.22         |
| Clothing                 | 28.43                        | 23.70         | 34.06         | 23.58         |
| Health, births, deaths   | 15.87                        | 6.88          | 21.11         | 8.04          |
| Advancement              | 9.63                         | 6.73          | 16.37         | 5.02          |
| Automobile               | 34.68                        | 22.77         | 25.25         | 22.37         |
| Incidentals and Other    | 25.40                        | 14.05         | 32.07         | 24.62         |
| 1/ Less than 5 members.  |                              |               |               |               |
| 2/ Five or more members. |                              |               |               |               |



Table 44.- Classification employed in grouping goods and services  
tabulated for 47 open-country families selected at random, 1/  
Great Lakes Cut-Over Area, 1935 2/

| Item                                     | Value of goods and services |             |
|--|-----------------------------|-------------|
|  | Averages                    | Percentages |
| I. Housing and maintenance               | \$266                       |             |
| A. Furnishings and equipment             | 25                          |             |
| Percent A is of I                        |                             | 9.4         |
| Percent (items 1-10) of A                |                             | 100.0       |
| 1. Laundry                               |                             | 17.0        |
| 2. Sewing                                |                             | .6          |
| 3. Heating                               |                             | 25.0        |
| 4. Lighting                              |                             | 3.0         |
| 5. Kitchen and table                     |                             | 7.3         |
| 6. Bedding and linen                     |                             | 9.4         |
| 7. Floor and window covering             |                             | 13.5        |
| 8. Furniture                             |                             | 20.0        |
| 9. Other                                 |                             | 3.4         |
| 10. Insurance on above                   |                             | .8          |
| B. Additions and alterations             | 16                          |             |
| Percent B is of I                        |                             | 6.0         |
| C. Fuel (heating, lighting)              | 76                          |             |
| (Percentage of fuel furnished)           |                             | 78.4        |
| Percent C is of I                        |                             | 28.6        |
| Percent (items 1-6) of C                 |                             | 100.0       |
| 1. Electricity                           |                             | .0          |
| 2. Coal                                  |                             | .0          |
| 3. Wood                                  |                             | 53.4        |
| 4. Cash cost, procuring wood<br>and coal |                             | .0          |
| 5. Gasoline, gas, kerosene               |                             | 46.6        |
| 6. Other fuel                            |                             | .0          |
| D. Other household expense               | 14                          |             |
| Percent D is of I                        |                             | 5.3         |
| Percent (items 1-6) of D                 |                             | 100.0       |
| 1. Telephone                             |                             | .0          |
| 2. Domestic help                         |                             | 3.1         |
| 3. Water bill (for household use)        |                             | .0          |
| 4. Ice (for household use)               |                             | 1.6         |
| 5. Soap and cleanser                     |                             | 72.0        |
| 6. Other                                 |                             | 23.3        |

Table 44 (continued)

| Item  | Value of goods and services<br>Averages : Percentages |
|---|---|
| E. Rent   | \$135   |
| Percent E is of I   | 50.7  |
| Percent (items 1-3) of E  | 100.0   |
| 1. Rent equivalent:   |   |
| a. Repairs  | 20.3  |
| b. Insurance  | 1.0   |
| c. Taxes, interest on mortgage<br>on house                          | 9.3   |
| 2. Cash rent  | 3.1   |
| 3. 10.0 percent value of dwelling<br>minus 1 and 2 (rent furnished) | 66.3  |
| II. Food  | 446   |
| A. Purchased  | 177   |
| Percent A is of II  | 38.7  |
| Percent (items 1-25) of A   | 100.0   |
| 1. Flour  | 21.3  |
| 2. Meal   | 10.7  |
| 3. Sugar  | 13.8  |
| 4. Syrup  | .8  |
| 5. Honey  | .2  |
| 6. Tea  | .9  |
| 7. Coffee   | 7.6   |
| 8. Poultry  | .2  |
| 9. Pork   | 3.0   |
| 10. Beef  | 3.7   |
| 11. Mutton  | 2.5   |
| 12. Lard  | 4.1   |
| 13. Milk  | .3  |
| 14. Butter  | 1.6   |
| 15. Cheese  | 2.2   |
| 16. Eggs  | 1.0   |
| 17. 1 Potatoes  | .4  |
| 18. Other groceries   | 10.6  |
| 19. Sweet potatoes  | -   |
| 20. Root crops  | .2  |
| 21. Greens  | .6  |
| 22. Other vegetables  | .6  |
| 23. Fruits  | 10.8  |
| 24. Other food purchased  | .7  |
| 25. Meals away from home  | 2.2   |

Table 44 (continued)

| Item                            | : Value of goods and services<br>: Averages : Percentages |
|---------------------------------|---|
| B. Furnished                    | \$269   |
| Percent B is of II              | 61.3  |
| Percent (items 1-20) of B       | 100.0   |
| 1. Flour                        | 1.2   |
| 2. Syrup                        | 1.0   |
| 3. Honey                        | .1  |
| 4. Poultry                      | 6.9   |
| 5. Pork                         | 9.7   |
| 6. Veal                         | 1.0   |
| 7. Beef                         | 8.8   |
| 8. Mutton                       | .2  |
| 9. Lard                         | 1.5   |
| 10. Milk                        | 14.8  |
| 11. Cream                       | 4.0   |
| 12. Butter                      | 15.1  |
| 13. Cheese                      | .4  |
| 14. Eggs                        | 7.5   |
| 15. Potatoes                    | 6.3   |
| 16. Other groceries             | 2.8   |
| 17. Root crops                  | 3.4   |
| 18. Greens                      | 4.5   |
| 19. Other vegetables            | 3.4   |
| 20. Fruits                      | 7.4   |
| III. Clothing                   | 88  |
| Percent (items 1-16) of III     | 100.0   |
| 1. Work clothes                 | 10.1  |
| 2. Headwear                     | 2.9   |
| 3. Footwear                     | 24.7  |
| 4. Overcoats                    | 12.0  |
| 5. Suits                        | 4.2   |
| 6. Dresses, skirts, and blouses | 9.0   |
| 7. Underwear                    | 11.8  |
| 8. Shirts (dress)               | 4.8   |
| 9. Gloves                       | 3.6   |
| 10. Socks, stockings            | 6.3   |
| 11. Jewelry                     | .2  |
| 12. Accessories                 | 1.5   |
| 13. Night clothes               | 2.1   |
| 14. All other clothes           | .9  |
| 15. Material, yarn, and thread  | 3.9   |
| 16. Cleaning and repairing      | 2.0   |

Table 44 (continued)

| Item                                   | Value of goods and services |             |
|--|-----------------------------|-------------|
|  | Averages                    | Percentages |
| IV. Health, births and deaths          | \$39                        |             |
| Percent (items 1-6) of IV              |                             | 100.0       |
| 1. Doctor                              |                             | 36.3        |
| 2. Hospital and nurse                  |                             | 29.2        |
| 3. Medicine                            |                             | 9.5         |
| 4. Dental                              |                             | 17.3        |
| 5. Oculist and glasses                 |                             | 5.8         |
| 6. Other                               |                             | 1.9         |
| V. Social participation and recreation | 28                          |             |
| Percent (items 1-5) of V               |                             | 100.0       |
| 1. Church                              |                             | 46.1        |
| 2. Other benevolence                   |                             | 6.1         |
| 3. Assessments, dues                   |                             | 7.5         |
| 4. Theatre                             |                             | 27.9        |
| 5. Other social activity               |                             | 12.4        |
| VI. Automobile                         | 97                          |             |
| VII. Incidentals                       | 41                          |             |
| Percent (items 1-9) of VII             |                             | 100.0       |
| 1. Beers, wines, and hard cider        |                             | 11.0        |
| 2. Alcoholic beverages                 |                             | 4.4         |
| 3. Gifts                               |                             | 20.3        |
| 4. Toilet articles and personal care   |                             | 16.9        |
| 5. Candy and sodas                     |                             | 4.0         |
| 6. Tobacco                             |                             | 31.4        |
| 7. Photography                         |                             | .3          |
| 8. Spending money                      |                             | 2.0         |
| 9. Other                               |                             | 9.7         |



Table 44 (continued)

| Item  | : | Value of goods and services |             |
|---|---|-----------------------------|-------------|
|   | : | Averages                    | Percentages |
| VIII. Other                                   |   | \$26                        |             |
| Percent (items 1-2) of VIII                   |   |                             | 100.0       |
| 1. Proportion chargeable to family living of: |   |                             | <u>3/</u>   |
| a. Payments on mortgages                      |   |                             |             |
| b. Refinancing charges                        |   |                             |             |
| c. Transportation (exclusive of automobile)   |   |                             |             |
| 2. Personal taxes                             |   |                             |             |

1/ Forty-seven families were selected at random from the 850 open-country families.

Average values are for all families; the percentage distribution among the individual items was made for the sample items.

2/ The schedule and instructions used in this study will be sent, upon request, by the Bureau of Agricultural Economics, United States Department of Agriculture. More complete itemization is available in these sources. See exposition of categories in Methodological Note.

3/ Percentage breakdown not available.

## METHODOLOGICAL NOTE

### Description of Categories Constituting the Total Value of Family Living

Studies of family living are based largely upon a monetary evaluation of the goods and services consumed for family-living purposes. In this report the various goods and services are grouped in seven principal categories, and a differentiation is made between those obtained by actual cash purchase and those furnished. The total value of family living is the sum of all the various items, both purchased and furnished, that are listed categorically.

#### Housing and Maintenance

The category, "Housing and maintenance," includes cash rent, fuel, furnishings, household operation, repairs, insurance, taxes, and interest payments on the dwelling. Most of these items have been grouped under five main subdivisions: (1) Furnishings and equipment, (2) Additions and alterations, (3) Fuel, (4) Other household expense, and (5) Rent.

Earlier studies of this sort have usually ascertained the replacement value of the house and then designated an arbitrary proportion of this value as rent furnished. Cash payments, such as those for interest on mortgages, taxes, and insurance, have not generally been considered as belonging to the category of rent. Consequently there could be no fine discrimination between the part of the value of housing that was furnished and the part that represented an actual cash expenditure.

In this report the value of rent is divided into two parts: (1) that which was furnished, and (2) that which represented a cash payment. In order to accomplish this breakdown, the item "rent equivalent" has been introduced. Rent equivalent is composed of cash payments covering interest on mortgages and property taxes as well as expenditures for repairs and insurance on the dwelling. Where a farm was concerned, interest and tax payments were often made in a lump sum for the entire farm property. Part of such a payment was obviously for the dwelling and should be considered a part of the family living, while the remaining portion should be charged to the operation of the farm. An apportionment was made, therefore, on the basis of the ratio that existed between the replacement value of the dwelling and the total value of the farm and buildings.

When actual cash payments were made by a family for use of the dwelling, these payments were designated as "cash rent." But when cash rent was paid for an entire farm with no specific amount indicated as rental for the house, this sum was also apportioned between family living and farm operation by applying the ratio just described. The amount allocated to family living was then entered as cash rent for the dwelling.

It has been assumed in making this study that 10 percent of the replacement value of the dwelling represents the total value of rent. Cash

rent and rent equivalent include only actual cash expenditures, and together they constitute rent purchased. Rent furnished, then, is the difference between the amount of rent purchased and the figure that represents 10 percent of the replacement value of the house. Or, in other words, rent is the sum of rent purchased (rent equivalent and cash rent) and rent furnished, and equals 10 percent of the replacement value of the dwelling.

Fuel consumed by the family for heating and lighting, which comprises another subdivision of the generic category "Housing and maintenance," also may have been either purchased or furnished by the farm. Cash expenditures for the purchase of fuel were recorded as "housing and maintenance purchased." The value of fuel furnished by the farm, which was determined by what the interviewed families claimed fuel would have cost had it been actually purchased, was added to the value of housing and maintenance furnished. (Fuel received as a gift was excluded from the computation.) Any cash expenditures entailed in hauling or otherwise procuring the fuel furnished were treated as an expenditure for the purchase of fuel (Table 44).

#### Food

Foodstuffs produced on the farm (or acquired by direct appropriation from the immediate area) and consumed at home were included in the total value of family living as food furnished. (Food received as a gift was not included.) The families interviewed were asked to estimate what these goods would have cost in local stores, and what they would have brought had they been sold. <sup>31/</sup> The amount for which these goods could have been sold was always estimated as less than that necessary to buy similar goods at the store. In this analysis the purchase price was used in evaluating food furnished, and the sale price was used merely as a check.

#### Clothing

Only actual cash expenditures for clothing were used to show the value of clothing consumed during the schedule year. Although much of the clothing for female members of the families may have been made at home, no account was taken of the value that was added by this labor (Table 44).

#### Health, Births, and Deaths

As in the case of clothing, only cash expenditures were enumerated. This category included expenditures for doctors' fees, hospitalization, medicines, and any services made necessary by death in the family (Table 44).

<sup>31/</sup> Black, John D., and Zimmerman, C. C., Research in Farm Family Living, Scope and Method, Social Science Research Council, New York, April 1938, p. 13 ff.

### Advancement

Any expenditures for reading material, social participation and recreation, and for formal education were classified as advancement expenditures. Again, only the actual amounts of cash expended by the family were enumerated (Table 44).

### Automobiles and Truck Expenditures

In any farm family the motor vehicle, whether car or truck, serves a dual role - it aids in the farm business and provides a family conveyance. It is difficult to determine what percentage of the expenditures for the car or truck, as the case may be, should be assigned to family-living costs. Although the motor-vehicle owners interviewed in this study were asked to apportion such expenditures between the farm and family living, satisfactory data could not be obtained readily. As a result, the procedure adopted in tabulation was to consider all expenses for an automobile as chargeable to family living and all expenses for a motor truck as chargeable to farm operation. An exception to the latter statement must be noted, however. When a family owned a truck that was used for some non-farm business such as general hauling, the resultant expenses were not included in farm operation; instead, they were used in computing the net income from this non-farm business and only the final computation, entered as a part of cash receipts, appeared in the tabulation (Table 44).

### Expenditures for Incidentals and for Items Classified as "Other"

Cash expenditures for articles of personal care, gifts to persons outside the family, beverages, etc., have been classified as "incidental expenditures." Personal taxes and expenditures for transportation (exclusive of travel for business purposes) are designated as "other expenditures." Any payment on the principal of a mortgage or other indebtedness, as well as the refinancing charges often incidental to these payments, were apportioned between the farm and the family living in the same manner as interest payments; hence, the amounts chargeable to family living in such instances have also been included in this category (Table 44).

### Enumeration of Debts and Expenditures

In the enumeration of the value of goods and services purchased, both the amount of the total debt incurred and the amount of cash actually paid on the obligation were recorded. In the event the family made any payments on debts incurred for items bought prior to the schedule year, this amount was also recorded. But in the analysis only the actual cash outlays were used and no cognizance was taken of that part of the debts incurred for purchases of goods during the schedule year but not paid during this period. It was assumed that the amount paid on old debts would approximately balance the amount of current debts not paid during the schedule year, or carried over.



